



This is a digital copy of a book that was preserved for generations on library shelves before it was carefully scanned by Google as part of a project to make the world's books discoverable online.

It has survived long enough for the copyright to expire and the book to enter the public domain. A public domain book is one that was never subject to copyright or whose legal copyright term has expired. Whether a book is in the public domain may vary country to country. Public domain books are our gateways to the past, representing a wealth of history, culture and knowledge that's often difficult to discover.

Marks, notations and other marginalia present in the original volume will appear in this file - a reminder of this book's long journey from the publisher to a library and finally to you.

Usage guidelines

Google is proud to partner with libraries to digitize public domain materials and make them widely accessible. Public domain books belong to the public and we are merely their custodians. Nevertheless, this work is expensive, so in order to keep providing this resource, we have taken steps to prevent abuse by commercial parties, including placing technical restrictions on automated querying.

We also ask that you:

- + *Make non-commercial use of the files* We designed Google Book Search for use by individuals, and we request that you use these files for personal, non-commercial purposes.
- + *Refrain from automated querying* Do not send automated queries of any sort to Google's system: If you are conducting research on machine translation, optical character recognition or other areas where access to a large amount of text is helpful, please contact us. We encourage the use of public domain materials for these purposes and may be able to help.
- + *Maintain attribution* The Google "watermark" you see on each file is essential for informing people about this project and helping them find additional materials through Google Book Search. Please do not remove it.
- + *Keep it legal* Whatever your use, remember that you are responsible for ensuring that what you are doing is legal. Do not assume that just because we believe a book is in the public domain for users in the United States, that the work is also in the public domain for users in other countries. Whether a book is still in copyright varies from country to country, and we can't offer guidance on whether any specific use of any specific book is allowed. Please do not assume that a book's appearance in Google Book Search means it can be used in any manner anywhere in the world. Copyright infringement liability can be quite severe.

About Google Book Search

Google's mission is to organize the world's information and to make it universally accessible and useful. Google Book Search helps readers discover the world's books while helping authors and publishers reach new audiences. You can search through the full text of this book on the web at <http://books.google.com/>

QUESTIONS ANSWERED BY POLICY ANALYSIS.

1. APPLICATION:

- (a) Is application made a part of policy and copy attached thereto or embodied therein?
- (b) Is policy the entire contract?
- (c) Are statements made considered warranties or only representations?
- (d) May statements made in application, in absence of fraud, void policy?
- (e) In the event of misstatement of age, will insurance be readjusted in accordance with the amount the premium would have purchased at the correct age?

2. AUTOMATIC NON-FORFEITURE PROVISION:

3. BENEFICIARY:

Changeable at will if policy has not been assigned or must right of revocation be reserved?

CASH VALUES: See question '23.

4. CHANGE OF PLAN:

May form of policy contract be changed at any time to one requiring a higher premium rate, without medical examination, if company's risk be not increased?

5. CLAIMS:

When payable?

6. DISABILITY BENEFITS:

- (a) Will company waive premiums during disability?
- (b) Will company pay life income to insured?
- (c) Will payments be made in instalments?
- (d) Will sum payable in settlement of policy be reduced by payments of life income or instalments?
- (e) Are disability benefits suspended by military or naval service?
- (f) Extra premium required?

7. DIVIDENDS: (See also question 8.)

- (a) Annual or deferred?
- (b) At end of what policy year is first dividend payable?
- (c) Must ensuing year's premium be paid?

8. DIVIDEND OPTIONS: (See also question 7.)

- (a) Will dividends be paid in cash?
- (b) Will dividends be allowed to reduce premiums?
- (c) Will dividends be allowed to accumulate at interest?
- (d) May dividends be used to purchase paid-up additions?
- (e) Do paid-up additions participate?

20. SETTLEMENT OPTIONS AT MATURITY:

- (a) Annuity?
- (b) Limited instalments?
- (c) Continuous instalments?
- (d) Can instalments be commuted by beneficiary in whole or in part?
- (e) Are instalment payments increased by excess interest earnings?
- (f) Can proceeds be left with company as trust fund?
- (g) Does trust fund participate or draw interest?
- (h) May part of the proceeds be taken in cash and the remainder left to provide an income under any settlement option?

SUICIDE: See question 19(c).

21. SUIT:

Limit for filing?

22. SURRENDER VALUES:

- (a) Available at any time?
- (b) In event of premium default within what period?
- (c) How many full years' premiums must be paid?
- (d) Upon what "reserve system" and "table" are values based?
- (e) What is the surrender charge?
- (f) Are values increased by payment of fractional year's premiums?
- (g) Increased by dividend accumulations?
- (h) Increased by dividend additions?

23. CASH VALUES:

- (a) May company defer payment?
- (b) To obtain cash value of any year must ensuing year's premium be paid?
- (c) Does policy state clearly the proportion of entire net level premium reserve available as cash value?

24. EXTENDED INSURANCE:

- (a) Does it participate in earnings?
- (b) Does it provide for cash or loan values?
- (c) May it be exchanged for paid-up insurance after days of grace?

25. PAID-UP INSURANCE:

- (a) Does it participate?
- (b) Does it provide for cash or loan values?
- (c) May it be exchanged for extended insurance?
- (d) Do policies paid up by their terms participate?

1.

HG

8861

B. 56

2.

3.

4.

5.

6.

7.

8.

BEST'S
Policy Analyses

AND

DIVIDEND ILLUSTRATIONS

of all Legal Reserve Life Insurance Com-
panies operating in the United
States and Canada.

1918 EDITION

Copyright, 1918

By Alfred M. Best Co. Inc.
100 William St. New York

INTRODUCTION.

The purpose of this publication is to show as briefly and as accurately as possible the terms and provisions of policy contracts, and the latest obtainable information regarding the dividend scales of legal reserve companies operating in the United States and Canada.

Companies writing solely industrial insurance or life insurance connected with sick or funeral benefits are omitted, and recently organized companies are also omitted from the dividend section. Inquiries from subscribers, however, will be welcome in regard to any and all such companies.

POLICY ANALYSES.

In analyzing the policy contracts of the various life insurance companies included herein, we have based our analysis mainly upon the **twenty payment life form** for the reason that such contract probably reflects more completely than any other policy form the general practice of most companies.

The questions range in number from one to twenty-five, which, with their subdivisions, are intended to bring out through the answers thereto all essential policy provisions and conditions. These answers are based upon the intent rather than the exact letter of the policy provisions.

Our analyses enable the agent who is familiar with the terms and conditions of the policy contract issued by his own company quickly to compare them with the similar terms and conditions of every other legal reserve company operating in the United States and Canada. It must be continually borne in mind, however, that the answers

to the questions apply to a particular form of policy contract, not to all forms of policy contracts.

To avoid confusion or misunderstandings, we call attention to the following questions:

1. **APPLICATION: Subdivision (b):** The intent of this question is to define clearly whether a copy of the application has been attached to the policy or not. The policy is not the entire contract unless the application is attached thereto.

6. **DISABILITY BENEFITS: Subdivisions (b) and (c)** should be considered practically as one question.

8. **DIVIDEND OPTIONS: Subdivision (i).** This question is answered YES only when the assured has the contractual right to the average rate of interest earned by the company, or the rate used in computing dividends.

The answer is NO only where the interest rate is specified and no provision is made for the payment of any excess under any circumstances.

12. **LOAN VALUES: Subdivision (a):** Our answers to this question have caused many inquiries and some objections have been registered, but it means exactly what it says. While many companies will loan the entire reserve on the basis under which they operate at the end of a certain year, it is recognized that companies using the Full Preliminary Term or Modified Preliminary Term plans cannot contract in excess of the basis employed (without putting up an extra reserve). Our question is designed to furnish a uniform basis of comparison, which can best be shown in the briefest manner by using the Net Level Reserve system as the standard, regardless of the method of valuation.

13. **MILITARY AND NAVAL SERVICE:** This section is intended to bring out through the answers thereto the present practice of companies regarding this important policy provision as applied to policies now being written, and has no bearing on old business. In the majority of cases, when the additional premium is stated definitely,

it must be borne in mind that such extra premium is the current rate being charged, and is subject to modification and change.

23. CASH VALUES: Subdivision (c): Answered NO if the values shown in the table of surrender values are less than the entire net level premium reserve, during a part or all of the policy period, while at the same time no clause is printed in the policy in explanation. In other words, the question can be answered in the affirmative only where policies provide for the entire net level premium reserve at the end of some specified year and thereafter, during the continuance of the policy.

DIVIDEND ILLUSTRATIONS.

This section of the volume is intended to show the current dividend scales of the companies appearing herein. The net cost for five, ten and twenty years, respectively, is based upon policies issued in 1913, 1908 and 1898. This is ascertained by deducting from five, ten or twenty annual premiums, as the case may be, on issues of such years, the actual dividends paid under such policies, including the dividend for the year 1918. This method is employed in order to establish a uniform basis.

It must be remembered, however, that the 1918 dividend in some companies is contingent upon the 1918 premium being paid.

In addition to the net cost, as explained above, we also include the guaranteed cash surrender values, as indicated, which values are based upon issues of 1913, 1908 and 1898, as the case may be.

In order to make this volume of a convenient pocket size, cents in the net cost figures and the guaranteed cash surrender values are eliminated, the amount being increased if fifty cents or over, and ignored if forty-nine cents or under.

We also present dividends payable in 1918 under term policies, and fairly complete illustrations, of deferred dividends paid, embracing all the more

important companies which have outstanding business of that class.

We have in our files much information concerning dividend payments referred to herein, and will be glad to answer specific inquiries from subscribers concerning dividends, and will give our prompt attention to all reasonable requests.

This publication is practically complete as to all companies operating in the United States and Canada — about 300 in all; and therefore far exceeds in scope, as it does in practical value, all other similar publications, and its reduction in size (one-half inch in length and breadth) makes it especially serviceable.

A. M. B.

New York, March 30, 1918.

ETNA LIFE INSURANCE COMPANY.

Hartford, Conn.

Began business May 26, 1820; stock company; issues participating and non-participating policies.

Participating policy payable at death, or at end of policy year falling nearest age 85; premium \$27.95 annually per \$1,000 at age 35.

The following comments apply only to participating policies. The non-participating forms differ in numerous particulars.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance; premium loans, if requested.

3. At will.

4. No provision; practice, yes.

5. Upon receipt of proof.

6. (a) Yes. (b) Yes. (c) Yes. (d) No. (e) Yes. (f) Varies as to age and plan.

7. (a) Annual. (b) First. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) Yes. (i) Yes, up to 4% only.

(j) Yes, if requested. (k) To reduce premiums.

9. (a) Any accident. (b) Yes. (c) Yes.

10. Thirty-one days; 6%.

11. (a) One year from date. (b) No, except for military and naval service.

12. (a) Fifteenth. (b) Two. (c) At any time.* (d) Repaid at any time. (e) Yes. (f) 6%; in advance. (g) Yes.

13. (a) No. (b) Not specified. (c) Yes, within first two years (additional charge for aviation); none, except for naval service; yes, 5% face of policy; annually during service; yes; no provision. (d) Yes; yes; yes; evidence of insurability. (e) Active service. (f) Reserve.

14. (a) Yes. (b) Extended insurance; premium loan, if requested. (c) Two.

15. (a) Yes; yes. (b) Yes; 6%. (c) Yes.

16. (a) No. (b) Yes. (c) Yes. (d) No provision. (e) Yes, if requested.

17. No limit.

18. (a) Five years. (b) Yes, or reinstated. (c) 6%.

19. (a) None, except military and naval service. (b) No. (c) One year. (d) Nothing.

20. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) No provision.

21. No limit.

22. (a) Yes, after two years. (b) Two months. (c) Two. (d) Net level, American 3%. (e) Not to exceed 2½% sum insured. (f) Yes. (g) Yes. (h) Yes.

23. (a) No.* (b) No. (c) Yes.

24. (a) No. (b) Yes. (c) Yes.

25. (a) No. (b) Yes. (c) No. (d) Yes.

*** Except where some states require deferment clause.**

AGRICULTURAL LIFE INSURANCE COMPANY OF AMERICA,

Bay City, Mich.

Began business September 25, 1916; stock company;
issues participating policies only.

Twenty-payment life (endowment at 85) annual
dividend policy, costing \$30.61 annually per \$1,000 at
age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d)
Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision; practice, yes.

5. Upon receipt of due proofs.

6. †(a) Yes. (b) No. (c) No. (d) *. (e) *. (f)
25 cents.

7. (a) Annual. (b) Second. (c) No. (d) *. (e)
*. (f) 25 cents.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes.
(f) Yes. (g) Yes. (h) Yes. (i) No. (j) No. (k)
Left to accumulate.

9. No provision.

10. Thirty-one days; no interest.

11. (a) One year from date. (b) No.

12. (a) 20th. (b) Three. (c) May defer 90 days.
(d) Repaid at any time. (e) No. (f) 6%; yes. (g)
Yes. (h) Yes.

13. (a) No. (b) Must obtain written permit. (c)
Yes; same; same; during service; *, yes; within one
year after termination. (d) Yes; yes; *. (e) No; six
months. (f) Return of premiums paid.

14. (a) Yes, except premium loans. (b) Extended
insurance. (c) Three.

15. No provision.

16. (a) No. (b) No. (c) *. (d) *. (e) No.

17. No limit.

18. (a) At any time. (b) Yes, or reinstated. (c)
6%.

19. (a) None, except military and naval service.
(b) No. (c) One year. (d) Net reserve on policy.

20. No provision.

21. No limit.

22. (a) Yes, after three years, except cash value.
(b) Grace. (c) Three. (d) Mod. prel. term, American
3½%. (e) *. (f) Yes. (g) No. (h) No.

23. (a) Ninety days. (b) No. (c) No.

24. (a) No. (b) No. (c) No.

25. (a) No. (b) No. (c) No. (d) No.

* Not stated in policy.

† Company will attach complete protection disabili-
ty clause providing for waiver of premiums and life
income to insured, no deduction being made in settle-
ment of policy; military and naval service terminate
benefits. Extra premium varies as to age and plan.

‡ Company will attach clause furnishing double in-
demnity for any accident at an extra premium;
benefit suspended by military and naval service.

AMERICAN BANKERS INSURANCE COMPANY.

Chicago, Ill.

Began business July 25, 1910; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$30.00 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. Must reserve right.

4. No provision.

5. Immediately upon receipt of due proof.

6. Rider attached. (a) Yes. (b) No. (c) No. (d) No. (e) Yes. (f) Yes.

9. No provision.

10. Thirty-one days; 5%.

11. (a) One year from date. (b) Violation of conditions regarding military and naval service in time of war.

12. (a) 20th. (b) Three. (c) At any time. (d) Yes. (f) 5%; yes, or added to principal. (g) Yes. (h) Yes.

13. (a) No. (b) No provision. (c) Yes; \$12.50 per \$1,000 semi-annually; \$50.00 per \$1,000 semi-annually; semi-annually during service; yes; no. (d) Yes; no provision; no provision. (e) Until discharged from service. (f) Reserve.

14. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

15. No provision.

16. (a) No. (b) No. (c) Yes. (d) No.

17. No limit.

18. (a) Within three years. (b) Yes. (c) 5%.

19. (a) No, except military and naval service. (b) No. (c) One year.

20. (a) Yes. (b) Yes. (c) Yes. (d) Yes, if insured so directs. (f) Yes. (g) Draws $3\frac{1}{2}\%$ interest. (h) No.

21. No limit.

22. (a) Yes, after three years. (b) Three months. (c) Three. (d) Full prel. term, American, $3\frac{1}{2}\%$. (e) None. (f) Yes.

23. (a) No. (b) No. (c) No.

24. (b) No provision. (c) No.

25. (b) No provision. (c) No.

AMERICAN CENTRAL LIFE INSURANCE CO.,

Indianapolis, Ind.

Began business in April, 1899; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy payable at death, or at end of policy year falling nearest to age 85; premium, \$30.65 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance, or premium loan, if requested.

3. Consent of company necessary.

4. No provision.

5. Immediately upon receipt of due proof.

6. Will attach rider. (a) Yes. (b) No. (c) No. (d) No. (e) Yes. (f) Yes.

9. Will attach rider. (a) Any accident. (b) Yes. (c) Yes.

10. Thirty-one days, no interest.

11. (a) One year from date. (b) Yes.

12. (a) Twentieth. (b) Three. (c) May defer ninety days. (d) Repaid at any time. (f) 6%; in advance. (g) Yes. (h) Yes.

13. (a) Aviation and submarine — permit. (b) No provision. (c) Not stated. (d) Yes; yes; no provision. (e) Result of service. (f) Reserve.

14. (a) Yes. (b) Extended insurance, or premium loan, if requested. (c) Three.

15. (a) Yes. (b) Yes; 6%. (c) Yes.

16. (a) No. (b) No. (c) No. (d) No.

17. No limit.

18. (a) At any time. (b) Yes, or reinstated. (c) 5%.

19. (a) None, except military and naval service in time of war. (b) No. (c) One year. (d) Premiums paid.

20. (a) No. (b) Yes. (c) Yes. (d) No. (f) No. (h) No.

21. No limit.

22. (a) Yes, after three years, except cash value. (b) Grace period. (c) Three. (d) Mod. prel. term, American 3¼%. (e) Not to exceed 2½% of sum insured. (f) Yes.

23. (a) May defer ninety days. (c) No.

24. (b) No. (c) No.

25. (b) No. (c) No.

Note.—Policy contains a special clause regarding "Loan Insurance."

AMERICAN LIFE INSURANCE COMPANY,
Denver, Colo.

Began business October 7, 1911; stock company; issues non-participating policies only.

Twenty-payment life guaranteed investment, non-participating policy, costing \$38.34 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Premium loan.
3. At will.
4. No provision.
5. Immediately after receipt of due proof.
6. (a) Option I, no; option II, yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes.
9. No provision.
10. One month; no interest.
11. (a) After one year from date. (b) No.
12. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (f) Not to exceed 6%; in advance. (g) Yes. (h) Yes.
13. (a) No. (b) One month (not less than 30 days). (c) Yes; yes; yes; annually, during service; yes, 30 days; yes; within one year after end of war. (d) Yes; no provision; yes; satisfactory evidence of insurability. (e) No; six months thereafter. (f) Return of premiums paid, exclusive of extra war premiums.
14. (a) Yes. (b) Premium loans. (c) Three.
15. (a) Yes; yes, while in force. (b) Yes; not to exceed 6%. (c) Yes.
16. (a) No. (b) No. (c) Yes. (d) No.
17. No limit.
18. (a) At any time. (b) Yes, or reinstated. (c) Not to exceed 6%.
19. (a) One year (see 13). (b) One year. (c) One year. (d) Premium.
20. (a) Yes, or monthly income. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (f) Yes. (g) Draws 3½% interest. (h) No.
21. No limit.
22. (a) Yes, after three years. (b) Month of grace. (c) Three. (d) Mod. prel. term, American 3½%. (e) None. (f) Yes.
23. (a) No. (b) No. (c) No.
24. (b) No. (c) No.
25. (b) No. (c) No.

* Not stated in policy.

AMERICAN LIFE INSURANCE COMPANY.

(Des Moines, Iowa. / / 1911.)

Began business May 1, 1890; stock company; issues non-participating and annual dividend policies.

Twenty-payment life; double indemnity; disability protection (convertible into endowment if twenty-nine annual premiums are paid) non-participating policy, costing \$35.50 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes, or according to the Iowa Statutes.

2. Extended insurance; premium loan if requested.

3. At will.

4. No provision.

5. Upon receipt of due proofs.

6. (a) Yes. (b) Yes. (c) Yes. (d) No. (e) Yes. (f) Yes, varies.

9. (a) Any accident. (b) Yes. (c) Yes.

10. Thirty-one days, no interest.

11. (a) After first year. (b) Yes.

12. (a) 20th. (b) Three. (c) May defer ninety days. (d) Repaid at any time. (f) Not to exceed 6% in advance, or added to principal. (g) Yes. (h) Yes.

13. (a) No. (b) Ninety days. (c) Yes; \$37.50 if secured while in United States; \$100 if secured after leaving United States; annually during service; yes; yes; one year after end of war. (d) Yes; yes; yes; evidence insurability. (e) Active service. (f) Premiums paid or reserve.

14. (a) Yes. (b) Extended insurance, premium loan if requested. (c) Three.

15. (a) Yes. (b) Yes; 6%. (c) Yes.

16. (a) No. (b) No. (c) Yes. (d) Agent may take note at his own risk.

17. Six years.

18. (a) At any time after default. (b) Yes. (c) 5%.

19. (a) None, except military and naval service. (b) None. (c) Within first year. (d) Premiums received.

20. (a) Yes. (b) Yes. (c) Yes. (d) Yes, if insured has given such right. (e) No. (f) Yes. (g) Draws 4% interest. (h) Yes.

21. Six years.

22. (a) Yes, after three years, except cash value. (b) Days of grace. (c) Three. (d) Mod. prel. term, American 3½%. (e) Not to exceed 1% of sum insured. (f) Yes.

23. (a) Yes; ninety days. (b) No. (c) No.

24. (b) No. (c) Within thirty-one days after default.

25. (b) Yes. (c) No.

Note.—When policy becomes paid up by its terms, company will, at the request of insured, exchange it for an annually participating paid up policy.

AMERICAN MUTUAL LIFE INSURANCE COMPANY,

Lake Charles, La.

Began business May 30, 1914; mutual; issues participating policies only.

Twenty-payment life annual dividend policy, costing \$35.30 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representation. (d) Not after first year. (e) Yes.
2. Extended insurance.
3. Consent of company required.
4. No provision; practice, yes.
5. Upon receipt of due proof.
6. (a) Yes. (b) No. (c) No. (d) No. (e) Yes.
- (f) Yes.
7. (a) Annual. (b) First. (c) No.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes.
- (f) Yes. (g) Yes. (h) Yes. (i) Yes. (j) Yes. (k) To purchase paid-up additions.
9. Rider attached. (a) Any accident. (b) Yes. (c) Yes.
10. Thirty-one days; no interest.
11. (a) One year from date. (b) Yes; noncompliance with war clause.
12. (a) Twentieth. (b) Two. (c) May defer sixty days. (d) Yes. (e) Yes. (f) 6%; yes. (g) Yes. (h) Yes; or loan endorsed on policy.
13. (War clause) military and naval service in time of war and aerial and submarine service are risks assumed only by special permit of the company.
14. (a) Yes. (b) Extended insurance. (c) Two.
15. (a) Yes; yes. (b) Yes; 6%. (c) Yes, unless right of changing beneficiary has not been reserved.
16. (a) No. (b) No. (c) Yes. (d) Optional with company. (e) No.
17. No limit.
18. (a) At any time. (b) Yes, or reinstated. (c) 6%.
19. (a) Occupation one year. (b) None. (c) One year. (d) Premiums paid.
20. (a) Yes. (b) Yes. (c) Yes. (d) If insured so directs. (e) Yes. (f) Yes. (g) Yes. (h) Yes.
21. No limit.
22. (a) Yes, after two years. (b) Thirty-one days. (c) Two. (d) Mod. prel. term. American 3 1/4%. (e) None. (f) Yes. (g) Yes. (h) Yes.
23. (a) Yes, sixty days. (b) No. (c) No.
24. (a) No. (b) For cash value. (c) Yes.
25. (a) No. (b) Yes. (c) No. (d) Yes.

Note — Policy contains a special clause providing for "Loan Insurance."

AMERICAN NATIONAL INSURANCE COMPANY,
Galveston, Tex.

Began business March 16, 1905; stock company; issues non-participating policies only.

Twenty-payment life, non-participating policy, costing \$30.85 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Premium loans.

3. At will.

4. No provision; in practice, yes.

5. Immediately upon receipt of due proof.

6. (a) Yes. (b) No. (c) Yes. (d) Yes. (e) Yes. (f) \$1.00 per \$1,000.

9. (a) Any accident. (b) \$1.50 per \$1,000. (c) Yes.

10. (a) One month. (b) No interest.

11. (a) One year from date. (b) Yes, military and naval service in time of war.

12. (a) Twentieth. (b) Three. (c) May defer 90 days. (d) Repaid at any time. (f) Not to exceed 6%; yes. (g) Yes. (h) Yes.

13. (a) Aviation and submarine; practice of company. (b) No provision. (c) Yes; none; \$100 per \$1,000; annually during service; yes; yes; one year after end of war. (d) Yes; yes; no provision. (e) Result of service. (f) Reserve.

14. (a) Yes. (b) Premium loans. (c) Three.

15. (a) Yes; yes. (b) Yes; not to exceed 6%. (c) Yes.

16. (a) No. (b) No. (c) Yes. (d) No.

17. No limit.

18. (a) At any time. (b) Yes. (c) Not to exceed 6%.

19. (a) None, except military and naval service. (b) Violation of law, one year. (c) One year. (d) Premiums paid.

20. (a) No. (b) Yes. (c) Yes. (d) Not unless insured gives right. (f) No. (h) No.

21. No limit.

22. (a) Yes, after three years. (b) Grace. (c) Three. (d) Mod. prel. term, American 3 1/2%. (e) None. (f) Yes.

23. (a) No. (b) No. (c) No.

24. (b) No. (c) No.

25. (b) No. (c) No.

AMERICAN NATIONAL ASSURANCE COMPANY.

St. Louis, Mo.

Began business January 22, 1913; stock company; issues non-participating insurance only.

Twenty-payment life, non-participating policy, costing \$30.88 annually per \$1,000 at age 35.

1. (a) Yes. (b) Policy and application. (c) Representations. (d) No. (e) Yes.

2. Premium loan and paid-up term insurance.

3. At will.

4. No provision; practice, yes.

5. Upon receipt of due proofs.

6. (a) Yes. (b) Yes. (c) Yes. (d) No. (e) Yes. (f) Yes.

9. (a) Any accident (suicide excepted). (b) Yes. (c) Yes.

10. Thirty-one days; no interest.

11. (a) One year from date of issue. (b) Yes.

12. (a) Twentieth. (b) Three. (c) May defer sixty days. (d) Repaid at any time. (f) Not to exceed 6%; in advance. (g) Yes. (h) No.

13. (a) Aeronautics and submarine excluded by practice of company. (b) Immediately before engaging in service. (c) Yes; in United States or outside of; during term of service; yes; yes; one year after war is ended. (d) Yes; yes; no provision. (e) No; while engaged in service. (f) Net reserve.

14. (a) Yes. (b) Premium loans and extended insurance. (c) Three.

15. (a) Yes. (b) Yes; 6%. (c) Yes.

16. (a) No. (b) No. (c) Yes. (d) No.

17. No limit.

18. (a) At any time. (b) Yes. (c) Not to exceed 6%.

19. (a) None, except military and naval service. (b) No. (c) Yes; one year. (d) 1/10 of face of policy.

20. (a) No. (b) Yes. (c) Yes. (d) No, unless insured gives right. (f) No. (h) No provision.

21. No limit.

22. (a) Yes, after three years, except cash value. (b) Thirty-one days. (c) Three. (d) Mod. prel. term, American 3 1/2%. (e) Not to exceed 2 1/2% of sum insured. (f) Yes.

23. (a) May defer sixty days. (b) No. (c) No.

24. (b) No. (c) No.

25. (b) No. (c) No.

AMICABLE LIFE INSURANCE COMPANY,

Waco, Texas.

Began business April 2, 1910; stock company; issues non-participating policies only.

Ordinary life non-participating policy, costing \$23.02 annually per \$1,000 at age 35.

1. (a) *. (b) No. (c) Representations. (d) Not after first two years. (e) Yes.
2. Extended insurance.
3. Right must be reserved; if not, written request must be filed with company.
4. No provision.
5. Immediately upon receipt of due proofs.
6. (a) Yes. (c) No. (f) No.
9. †
10. One month; 6%.
11. (a) Two years from date. (b) Yes.
12. (a) *. (b) Three. (c) May defer six months. (d) Repaid at any time. (f) Not to exceed 16% in advance. (g) Yes. (h) Yes.
13. †
14. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.
15. Not available.
16. (a) No. (b) No. (c) No.
17. Within one year after death.
18. (a) Within three years during extended or paid-up insurance period. (b) Yes. (c) 6%.
19. (a) No; written permit required. (b) No. (c) One year. (d) Premiums received.
20. (a) Yes. (b) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) No.
21. Two years from time right of action first accrues.
22. (a) Yes, after three years, except cash value. (b) Within one month. (c) Three. (d) Mod. prel. term, American, 3½%. (e) *. (f) No.
23. (a) Yes, not to exceed six months. (b) *. (c) No.
24. (b) No. (c) No.
25. (b) No. (c) No.

* Not stated in policy.

† This company having ignored our repeated requests for current information, this analysis is reprinted from our 1917 edition, the numbers of questions only being changed.

ATLANTIC LIFE INSURANCE COMPANY,

Richmond, Va.

Began business May 9, 1900, under title of South Atlantic Life; charter amended in 1913 and name changed to above; stock company; participating and non-participating policies issued.

Twenty-year endowment annual dividend policy, costing \$53.10 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Premium loan.

3. At will.

4. No provision; practice, yes.

5. Immediately upon receipt and approval of proofs.

6. (a) Yes. (b) Yes. (c) No. (d) No. (e) Yes.

7. (a) Annual. (b) First. (c) Yes.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) No. (h) Yes. (i) No. (j) No. (k) To purchase paid-up additions.

9. No provision.

10. One month; 6%.

11. (a) After one year. (b) Yes.

12. (a) Twentieth. (b) Two. (c) May defer 90 days. (d) Yes. (e) No. (f) 6% in advance. (g) Yes. (h) Yes.

13. (a) No. (b) Thirty days. (c) Yes; yes; yes; annually during service first five years of policy; yes; yes; one year after end of war. (d) Yes; no provision; no provision. (e) No; six months. (f) Return of premiums exclusive of war extra.

14. (a) Yes. (b) Premium loans. (c) Two.

15. (a) Yes; yes. (b) Yes; 6%. (c) No provision.

16. (a) No. (b) No. (c) Yes. (d) No. (e) No.

17. No limit.

18. (a) Any time. (b) Yes, or reinstated. (c) 6%.

19. (a) None, except military and naval service in time of war. (b) No. (c) One year. (d) Premium returned.

20. (a) No. (b) Yes. (c) Yes. (d) No, unless right endorsed on policy during lifetime of insured. (e) No. (f) Yes. (g) Yes. (h) Yes.

21. No limit.

22. (a) Yes, after two years, except cash value. (b) Ninety days. (c) Two. (d) Mod. prel. term, American 3 1/4%. (e) * (f) No. (g) No. (h) No.

23. (a) Yes, 90 days. (b) No. (c) No.

24. (a) Yes. (b) No. (c) No.

25. (a) Yes. (b) No. (c) No. (d) Yes.

* Not stated in policy.

BALTIMORE LIFE INSURANCE COMPANY.

Baltimore, Md.

Began business March 27, 1882; mutual; issues annual dividend and industrial policies.

Twenty-payment life annual dividend policy costing \$35.00 per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Warranties. (d) Yes. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision.

5. Upon receipt of due proof.

6. No provision.

7. (a) Annual. (b) Second. (c) Yes.

8. (a) Yes. (b) Yes. (c) No. (d) Yes. (e) No. (f) No. (g) No. (h) In payment of premiums.

9. No provision.

10. Thirty days; no interest.

11. (a) After one year. (b) None.

12. (a) 15th. (b) Three. (c) At any time. (d) Any time,—no provision in policy. (e) Yes. (f) 6% yes. (g) Yes. (h) Yes.

13. (a) No. (b) Thirty days. (c) Yes; no; yes; annually during service; yes; yes; one year after end of war. (d) Yes. (e) No. (f) Return of premiums.

14. (a) All. (b) Extended insurance. (c) Three.

15. No provision.

16. (a) No. (b) No. (c) Yes, in application. (d) No. (e) No.

17. No limit.

18. (a) Three years. (b) Yes. (c) 6%.

19. (a) None, except military and naval service. (b) No. (c) One year. (d) Nothing.

20. No provision.

21. Two years.

22. (a) Yes, after three years. (b) No time limit. (c) Three. (d) Net level, American 3 1/2%. (e) *; graded. (f) No. (g) No. (h) Yes.

23. (a) No. (b) No. (c) Yes, after 15th year.

24. (a) No. (b) No. (c) No.

25. (a) Yes. (b) No provision. (c) No. (d) Yes.

* Not stated in policy.

BANKERS LIFE COMPANY.

Des. Moines, Iowa.

Began business September 2, 1879; mutual; issues participating policies only.

Twenty-payment life participating policy, costing \$34.97 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Extended insurance.
3. Must reserve right.
4. Yes.
5. Upon receipt of due proof.
6. By rider. (a) Yes. (b) No. (c) Yes. (d) Yes. (e) Yes. (f) Yes.
7. (a) Annual. (b) First. (c) For first dividend only.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) On any anniversary. (i) Yes. (j) No. (k) To purchase paid-up additions.
9. No provision.
10. Thirty-one days; no interest.
11. (a) After one year from date. (b) None; see military and naval service.
12. (a) 15th. (b) Three. (c) May defer six months. (d) Yes. (e) Yes. (f) 6%. (g) Yes.
13. (a) No. (b) Thirty-one days. (c) Yes; only for naval service or aviation; yes; during continuance of such service; yes; yes; within one year after termination of war. (d) Yes; have none; yes; evidence of insurability and payment of premiums required. (e) During service or within six months after termination of such service. (f) Return of premiums.
14. (a) Yes. (b) Extended insurance. (c) Three.
15. (a) Yes. (b) Yes; 6%. (c) Yes.
16. (a) No. (b) No. (c) Yes. (d) No. (e) No.
17. No limit.
18. (a) Five years. (b) Yes, or reinstated. (c) 6%.
19. (a) None, except military and naval service. (b) None. (c) One year. (d) Premiums received.
20. (a) No. (b) Yes. (c) Yes. (d) No, unless insured so directs. (e) Yes. (f) Yes. (g) Yes. (h) Yes.
21. No limit.
22. (a) Yes, after three years, upon default. (b) One month. (c) Three. (d) Net level, American 3½%. (e) 1% from third to fifth year, inclusive; thereafter charge decreases by 1/10 of 1% annually. No charge after 14th year. (f) Yes. (g) Yes. (h) Yes.
23. (a) Yes, six months. (b) No. (c) Yes.
24. (a) No. (b) For cash value. (c) No.
25. (a) Yes. (b) Yes. (c) No. (d) Yes.

BANKERS LIFE INSURANCE COMPANY,

Lincoln, Neb.

Began business May 6, 1887; stock company; issues annual, deferred, and non-participating policies.

Twenty-payment deferred dividend life policy, costing \$34.20 annually per \$1,000 at age 35. (Illinois form.)

1. (a) Yes. (b) Yes. (c) Warranties. (d) Yes. (e) Yes.
2. Extended insurance.
3. At will.
4. No provision.
5. Immediately after receipt of satisfactory proof.
6. No provision.
7. (a) Deferred. (b) Twentieth year. (c) Policy is paid up.
8. At end of Twentieth year dividend will be paid in cash, or can be used to convert policy into paid-up insurance, or an annuity. If no election is made paid-up participating policy will be issued; not stated what will become of accumulated dividends.
9. †
10. One month; 6%.
11. (a) After two years from date. (b) Yes.
12. (a) After end of twentieth year. (b) Three. (c) No. (d) Repaid at any time. (e) No. (f) 6% in advance. (g) Yes. (h) Yes.
13. †
14. Yes, except premium loans. (b) Extended insurance. (c) Three.
15. Not available.
16. (a) No. (b) No. (c) Yes. (d) No. (e) No.
17. *
18. (a) Within three years after premium default. (b) Yes. (c) 6%.
19. (a) Yes, at any time; permit required at any time. (b) No. (c) *
20. No provision.
21. Three years.
22. (a) Yes, after three years. (b) Within month of grace. (c) Three. (d) Net level. Actuaries. 1% (e) Not to exceed 2½% face of policy. (f) No. (g) No. (h) No.
23. (a) No. (b) *. (c) Yes.
24. (a) No. (b) No. (c) No.
25. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

† This company having ignored our repeated requests for current information, this analysis is reprinted from our 1917 edition, the numbers of questions only being changed.

FIRST BANK SAVINGS LIFE INSURANCE COMPANY,
Topeka, Kan.

Began business January 5, 1909; stock company;
issue non-participating policies only.

is "Twenty-payment life non-participating policy, cost-
ing \$30.44 annually per \$1,000 at age 35."

1. (a) Yes. (b) Yes. (c) Representations. (d)
Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision.

5. Upon receipt of due proof.

6. (a) Yes. (c) No. (f) Twenty-five cents per
\$1,000 (included in rate quoted above.)

9. No provision.

10. Thirty-one days; no interest.

11. (a) One year from date. (b) Yes.

12. (a) Twentieth. (b) Two. (c) May defer six
months except to pay premiums. (d) Repaid at any
time. (f) 6%; yes. (g) Yes. (h) Yes.

13. (a) No. (b) No provision. (c) Yes; none (at
present); 10% for ordinary service on land and 20%
for other service; annually during service; yes; yes,
when extra hazard ceases to exist. (d) Yes; no pro-
vision. (e) No provision. (f) No provision.

14. (a) Yes, except premium loans. (b) Extended
insurance. (c) Three.

15. No provision.

16. (a) No. (b) No. (c) *. (d) No.

17. No limit.

18. (a) At any time. (b) Yes, or reinstated. (c)
6%.

19. (a) No; written consent and extra premium
required at any time. (b) No. (c) One year. (d)
Premiums paid.

20. (a) No. (b) Yes. (c) Yes. (d) No. (f) No.
(h) No.

21. Within time provided by laws of state in
which policy is delivered.

22. (a) Yes, after three years, except cash value.
(b) Three months. (c) Three. (d) Mod. prel. term,
American 3½%. (e) Not to exceed 2½% of sum in-
sured. (f) Yes.

23. (a) Yes, six months. (b) No. (c) No.

24. (b) No. (c) No.

25. (b) No. (c) No.

* Not stated in policy.

BANKERS' RESERVE LIFE COMPANY.

Omaha, Neb.

Began business March 25, 1897; stock company; issues quinquennial, deferred, annual dividends and non-participating policies.

Twenty-payment life annual dividend policy, costing \$38.34 annually per \$1,000 at age 35.

1. (a) Yes. (b) No. (c) Representations. (d) Not after first year. (e) Yes.
2. Paid-up insurance.
3. At will.
4. No provision.
5. Upon receipt of due proof.
6. No provision.
7. (a) Annual. (b) Third. (c) No.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) Yes. (g) No. (h) Yes, on any anniversary. (i) No. (j) No. (k) In cash.
9. No provision.
10. One month; 6%.
11. (a) One year from date. (b) Yes.
12. (a) Twentieth year. (b) Three. (c) May defer 60 days. (d) Repaid at any time. (e) Yes. (f) 6% in advance. (g) Yes. (h) Yes.
13. (a) Yes; permit. (b) No established rule. (c) Yes. \$37.50; yes; yes. one year; yes; premium may be increased or decreased by the company at its discretion; on any premium anniversary date. (d) No provision. (e) Yes; six months. (f) Reserve.
14. (a) Yes, except premium loans. (b) Paid-up insurance. (c) Three.
15. Not available.
16. (a) No. (b) No. (c) Yes, on application. (d) No. (e) No.
17. No limit.
18. (a) Within three years from premium default. (b) Yes. (c) 6%.
19. (a) No, except military and naval service (written consent required). (b) Yes; excessive use of intoxicants and narcotics within one year. (c) Within one year. (d) No; policy void.
20. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) Yes. (g) Draws interest. (h) No.
21. No limit.
22. (a) Yes, after three years, except cash value. (b) Within one month. (c) Three. (d) Mod. prel. term, American 3½%. (e) Not to exceed 2¼%; cash and loans values 1% of sum insured. (f) Yes. (g) No. (h) Yes.
23. (a) Yes, 60 days. (b) No. (c) Yes.
24. (a) No. (b) No. (c) No.
25. (a) No provision. (b) No. (c) No. (d) No provision.

†BENEFICIAL LIFE INSURANCE COMPANY.

Salt Lake City, Utah.

Began business June 1, 1905; stock company; issues participating and non-participating policies.

Twenty-payment life annual dividend policy, costing \$26.85 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Premium loan.
3. At will.
4. Yes.
5. Immediately upon receipt of due proof.
6. (a) Yes. (c) Yes. (f) No.
7. (a) Annual. (b) First. (c) Yes.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) Yes; on any anniversary. (i) No. (j) No. (k) Left to accumulate.
9. †
10. Thirty-one days; no interest.
11. (a) After one year from date. (b) No.
12. (a) End of twentieth year. (b) Two. (c) At any time. (d) Repaid at any time. (e) No. (f) 5% in advance. (g) Yes. (h) Yes.
13. †
14. (a) Yes. (b) Premium loan. (c) Two.
15. (a) Yes. (b) Yes; 5% interest. (c) No.
16. (a) No. (b) No. (c) Yes. (d) No. (e) No.
17. No limit.
18. (a) At any time after premium default. (b) Yes. (c) Not to exceed 5%.
19. (a) No. (b) No. (c) Within one year. (d) Premiums received.
20. (a) No. (b) Yes. (c) Yes. (d) Yes, if not otherwise directed by insured or beneficiary. (e) No. (f) No. (h) No.
21. No limit.
22. (a) Yes, after two years. (b) Within three months. (c) Two. (d) Full prel. term, American 3½%. (e) Not more than 2½% sum insured. (f) No. (g) No. (h) No.
23. (a) No. (b) No. (c) No.
24. (a) No. (b) No. (c) No.
25. (a) Yes. (b) Yes. (c) No. (d) Yes.

Note.—Policy contains a special clause providing for "Loan Insurance."

† This company having ignored our repeated requests for current information, this analysis is reprinted from our 1917 edition, the numbers of questions only being changed.

BERKSHIRE LIFE INSURANCE COMPANY,
Pittsfield, Mass.

Began business September 4, 1851; mutual; issues annual dividend policies only.

Twenty-payment life participating policy, costing \$36.17 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Paid-up insurance

3. Must reserve right.

4. Yes (except to the continuous installment plan).

5. Upon receipt of due proofs.

6. No provision.

7. (a) Annual. (b) First. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) Yes. (i) No. (j) Yes. (k) Left to accumulate.

9. No provision.

10. Thirty-one days; no interest.

11. (a) One year from date. (b) No.

12. (a) Tenth. (b) Two. (c) May defer ninety days. (d) Repaid at any time. (e) Yes. (f) 5%; yes. (g) Yes. (h) Yes.

13. (a) No. (b) One month. (c) U. S. none; \$100 per annum per \$1,000; annually during service first five years; thirty-one days grace; yes; within one year after termination of war. (d) No provision. (e) No; six months thereafter. (f) Return of premiums.

14. (a) Yes, except premium loans. (b) Paid-up insurance. (c) Two.

15. No provision.

16. (a) No. (b) No. (c) Yes. (d) No. (e) Yes.

17. No limit.

18. (a) At any time. (b) Yes, or reinstated. (c) 6%.

19. (a) None, except military and naval service. (b) None. (c) None.

20. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (e) Yes. (f) No. (h) Yes.

21. No limit.

22. (a) Yes, after two years, except cash value. (b) Grace. (c) Two. (d) Net level, American, 3%. (e) Not to exceed 1.4% of sum insured; no charge after ninth year. (f) Yes. (g) Yes. (h) Yes.

23. (a) Yes, 90 days. (b) No. (c) Yes.

24. (a) Yes. (b) For cash value. (c) No.

25. (a) Yes. (b) For cash value. (c) No. (d) Yes.

BOSTON MUTUAL LIFE INSURANCE COMPANY,

Boston, Mass.

Began business in 1891; mutual; issues participating policies only.

Twenty-payment life (will convert into endowment by paying 29 premiums); participating policy, costing \$34.65 annually per \$1,000 at age 35.

1. (a) Yes. (b) No. (c) Representations. (d) Not after first two years. (e) Yes.

2. Will apply dividend accumulations, also paid-up insurance.

3. At will, when right has been reserved.

4. No provision; practice; yes.

5. Upon satisfactory proof of death.

6. (a) Yes. (b) No. (c) No. (d) No. (e) Yes. (f) Yes.

7. (a) Annual. (b) Second. (c) Yes, until third.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No.

(f) No. (g) No. (h) Yes. (i) No. (j) Yes. (k) Left to accumulate.

9. No provision.

10. Thirty days; not to exceed 6%.

11. (a) After two years from date. (b) Yes.

12. (a) *. (b) Three. (c) At any time. (d) Repaid at any time. (e) No. (f) Not to exceed 6%; *. (g) No. (h) Yes.

13. (a) Yes, aviation and submarine; practice of company. (b) Thirty-one days. (c) Yes; 5% of face of policy; 10% of face of policy; during service; yes; yes; *. (d) Yes; no provision; *. (e) Active service only. (f) Policy reserve.

14. (a) Yes, except premium loans. (b) Paid up. (c) Three.

15. Not available.

16. (a) No. (b) No. (c) Yes. (d) No. (e) Yes.

17. No limit.

18. (a) At any time within three years from premium default. (b) Yes. (c) Not to exceed 6%.

19. (a) None, except military and naval service. (b) No. (c) Within two years. (d) Net reserve required by law.

20. (a) No. (b) Yes. (c) No. (d) No. (e) No. (f) No. (h) No.

21. Two years.

22. (a) Yes, after three years. (b) Thirty days. (c) Three. (d) Net level, American $3\frac{1}{2}\%$. (e) *.

(f) Yes. (g) No. (h) No, except extended insurance.

23. (a) No. (b) No. (c) No.

24. (a) Yes. (b) No. (c) No.

25. (a) Yes. (b) No. (c) No. (d) Yes.

* Not stated in policy.

CALIFORNIA STATE LIFE INSURANCE CO.,

Sacramento, Cal.

-Begin business December 27, 1911; stock company; issues non-participating policies only.

Life income (maturing at age 60), non-participating policy, costing \$27.21 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Paid-up insurance.

3. At will.

4. No provision; practice, yes.

5. Immediately after receipt of due proof.

6. (a) Yes. (b) Yes. (c) See (b). (d) No. (e) Yes. (f) Varies as to age and plan.

9. No provision.

10. Thirty days; no interest.

11. (a) One year from date. (b) No.

12. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (f) 6%; yes. (g) Yes. (h) Yes.

13. (a) No. (b) No provision. (c) Military service only — single extra, 5% of face; aviation or naval service, annual extra, 10% of face; any service, annual extra, 10% of face; during service; no provisions regarding grace; unearned portion of any annual extra premium will be refunded; when insured is mustered out of service. (d) Yes; yes; yes; evidence of insurability. (e) Result of service. (f) Death within United States; military service; return of premiums; any other service or any service outside United States legal reserve.

14. (a) Yes, except premium loans. (b) Paid up insurance. (c) Three.

15. No provision.

16. (a) No. (b) No. (c) *. (d) *.

17. No limit.

18. (a) At any time. (b) Yes, or reinstated. (c) 6%.

19. (a) None, except military and naval service.

(b) None. (c) One year. (d) Premiums paid.

20. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (f) Yes. (g) Draws 3½% interest. (h) No.

21. No limit.

22. (a) Yes, after three years. (b) Grace. (c) Three. (d) Mod. prel. term, American 3½%. (e) *. (f) Yes.

23. (a) No. (b) No. (c) No.

24. (b) No. (c) No.

25. (b) No. (c) No.

* Not stated in policy.

CAPITOL LIFE INSURANCE COMPANY.

Denver, Colo.

Began business August 1, 1905; stock company;
issues participating and non-participating policies.

Twenty-payment life (coupon) policy, costing
\$2.24 annually per \$1,000 at age 35.

1. (a) Yes. (b) No. (c) Representations. (d)
Not after first year. (e) Yes.

2. Premium loan.

3. Must reserve right.

4. No provision; practice, yes.

5. Immediately upon receipt of due proof.

6. (a) No. (b) No. (c) Yes. (d) Yes. (e) Yes.
f) None.

7. (a) Deferred. (b) Twentieth year. (c) No.

8. At end of twenty years dividend can be drawn
a cash or applied to purchase paid-up insurance
subject to evidence of good health or applied to pur-
chase an annuity. If policy be continued under one
of these options subsequent dividends will be paid
at the end of each year thereafter. If no election is
made, dividend will be paid in cash. Writes either
cumulative or deferred, if required.

9. No provision.

10. One month; no interest.

11. (a) After one year from date. (b) Yes.

12. (a) Twentieth. (b) Three. (c) At any time.
d) Repaid any time. (e) No. (f) Not to exceed 6%
in advance. (g) Yes. (h) Yes.

13. (a) Yes. Aeronautic and submarine; practice
of company. (b) *. (c) Yes; none; at present \$50
per \$1,000; annually during service first five years
of policy; no; no. (d) Yes; can restore if condition
satisfactory to company. (e) Yes. (f) Reserve.

14. (a) Yes. (b) Premium loan. (c) Three.

15. (a) Yes. (b) Yes, not to exceed 6%. (c) No.

16. (a) No. (b) No. (c) Yes. (d) No. (e) Yes.

17. No limit.

18. (a) Any time. (b) Yes. (c) Not to exceed 6%.

19. (a) None, except military and naval service.
(b) No. (c) One year. (d) Premiums paid.

20. (a) Yes. (b) Yes. (c) Yes. (d) Yes, unless
otherwise specified by insured. (e) No. (f) Yes.
(g) Yes. (h) Yes.

21. No limit.

22. (a) Yes, after three years. (b) One month.
(c) Three. (d) Mod. prel. term, American, 3 1/4%.
(e) Not to exceed \$25 per \$1,000. (f) No. (g) No.
(h) No.

23. (a) No. (b) No. (c) Yes.

24. (a) No. (b) No. (c) No.

25. (a) No. (b) No. (c) No. (d) No.

* Not stated in policy.

CAROLINA LIFE INSURANCE COMPANY,
Columbia, S.C.

Commenced business September, 1902; stock company; issues non-participating ordinary and industrial policies.

Twenty-payment life, non-participating policy, costing \$31.26 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Extended insurance.
3. At will.
4. No provision; practice, yes.
5. Upon receipt of due proof.
6. (a) Yes. (b) No. (c) No.
9. No provision.
10. Thirty days (or one month if greater); 6%.
11. (a) After one year. (b) Yes.
12. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (f) 6%; in advance. (g) Yes. (h) Yes.
13. (a) Yes, aviation; practice of company. (b) One month. (c) Yes (amount not stated); same; same; during service; yes; yes; within one year. (d) Yes; no provision; *. (e) No; six months. (f) Return of premiums.
14. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.
15. No provision.
16. (a) No. (b) No. (c) No. (d) No.
17. No limit.
18. (a) At any time. (b) Yes, or reinstated. (c) 6%.
19. (a) None, except military and naval service. (b) No. (c) Yes. (d) Twice premiums paid.
20. No provision.
21. No limit.
22. (a) Yes, after three years. (b) Three months. (c) Three. (d) American, 3½%. (e) *. (f) *.
23. (a) No. (b) No. (c) No.
24. (b) No. (c) No.
25. (b) No. (c) No.

* Not stated in policy.

CEDAR RAPIDS LIFE INSURANCE COMPANY.

Cedar Rapids, Ia.

Began business June 1, 1906; stock company; issues participating and non-participating policies.

- Twenty-payment life protection non-participating policy, costing \$30.13 annually per \$1,000 at age 25.

1. (a) Yes. (b) Yes. (c) Representations. (d) No. (e) Yes.
2. Extended insurance.
3. At will.
4. No provision.
5. Upon receipt of due proof.
6. (a) Yes. (b) No. (c) No. (e) Yes. (f) No.
9. No provision.
10. Thirty-one days; 6%.
11. (a) From date of issue. (b) Yes.
12. (a) Twentieth. (b) Three. (c) May defer six months, except for purpose of paying premiums. (d) Repaid at any time. (f) Not exceeding 6%; yes. (g) Yes. (h) Yes.
13. (a) No. (b) Permit must be obtained. (c) Yes; at present none; 5% face of policy; annually during service; no provision; yes; one year after end of war. (d) Yes; no provision; yes; evidence insurability. (e) Result of service. (f) Cash surrender value.
14. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.
15. No provision.
16. (a) No. (b) No. (c) Yes. (d) *.
17. No limit.
18. (a) At any time. (b) Yes. (c) 6%.
19. (a) None, except military and naval service in time of war. (b) None. (c) One year. (d) Premiums paid.
20. (a) No. (b) Yes. (c) Yes. (d) Not unless insured so directs. (f) No. (h) No.
21. Within time provided by laws of state in which policy is delivered.
22. (a) Yes, after three years, except cash value. (b) Three months. (c) Three. (d) Mod. prel. term, American 3½%. (e) Not to exceed 2½% of sum insured. (f) No.
23. (a) Yes, six months. (b) No. (c) No.
24. (b) No. (c) No.
25. (b) No. (c) No.

* Not stated in policy.

CENTRAL LIFE ASSURANCE CO. OF THE U. S.
Des Moines, Ia.

Began business February 20, 1896; stock company issues both participating and non-participating policies.

Twenty-payment life annual dividend policy, costing \$40.00 annually per \$1,000 at age 35 (including extra premium of \$3.61 covering total disability and double indemnity).

1. (a) Yes. (b) Yes. (c) Representations.. (d) Not after first year. (e) Yes.
2. Extended insurance.
3. Must reserve right.
4. No provision; practice, yes.
5. Upon receipt of due proof.
6. (a) Yes. (b) Yes. (c) Yes. (d) No. (e) Yes.
- (f) Varies as to age and plan.
7. (a) Annual. (b) First. (c) Not after second.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes.
- (f) Yes. (g) Yes. (h) Yes. (i) No provision; practice. (j) No provision. (k) Cash or as reserve.
9. (a) Any accident. (b) Yes. (c) Yes.
10. Thirty-one days; no interest.
11. (a) One year from date. (b) No.
12. (a) Twentieth. (b) Three. (c) May defer sixty days. (d) Repaid at any time. (e) Yes. (f) 6% annually comp'd; in advance, or may be added to principal. (g) Yes. (h) Yes.
13. (a) No. (b) Practice; on request. (c) Yes; in and out; during war payable yearly; grace allowed on any premium; yes; within one year after termination of war. (d) Yes; yes; no provision. (e) During service (f) Premiums.
14. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.
15. No regular provision.
16. (a) No. (b) No. (c) Yes. (d) No. (e) No provision.
17. No limit.
18. (a) At any time. (b) Yes. (c) 6%.
19. (a) None, except military and naval service. (b) None. (c) One year. (d) Premiums.
20. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (e) Yes. (f) Yes. (g) Participates. (h) No.
21. No limit.
22. (a) Yes, after three years. (b) One month. (c) Three. (d) Illinois standard. (e) Not to exceed 1½% of face; none after second to seventh year, depending on form of policy. (f) Yes. (g) Yes. (h) Yes.
23. (a) Yes, sixty days. (b) No. (c) No.
24. (a) No. (b) No; practice, yes. (c) No provision
25. (a) No. (b) No provision; practice, yes. (c) No provision. (d) Yes.

CENTRAL LIFE INSURANCE COMPANY,

Fort Scott, Kansas.

Began business April 1, 1907; mutual; issues deferred dividend policies only.

Twenty-payment life deferred dividend policy, containing nineteen coupons, which provide for guaranteed increasing annual dividends upon payment of second and subsequent annual premiums; annual premium \$36.34 per \$1,000 at age 35.

1. (a) No. (b) *. (c) *. (d) *. (e) Only in case age is understated.

2. Premium loans.

3. May or may not reserve right.

4. Yes.

5. Immediately upon receipt and approval of proofs.

6. (a) No. (c) Yes. (f) Fifty cents per \$1,000.

7. (a) Guaranteed dividends are credited annually. (b) First. (c) Yes.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) No. (g) No. (h) After 20 years. (i) No. (j) No. (k) Pay premiums, if any, or accumulate.

9. †

10. Thirty days; 5%.

11. (a) From date of issue. (b) Yes.

12. (a) Twentieth. (b) Two. (c) Available on anniversary of insurance only. (d) *. (e) No. (f) 5%, in advance. (g) Yes. (h) No.

13. †

14. (a) Yes. (b) Premium loans. (c) Three.

15. (a) Yes; yes. (b) Yes; 5%. (c) No.

16. (a) No. (b) No. (c) *. (d) *. (e) No.

17. No limit.

18. No provision.

19. (a) None. (b) None. (c) One year. (d) Premiums received.

20. No provision.

21. No limit.

22. (a) No. (b) *. (c) Two. (d) Full prel. term, American 3 1/2%. (e) *. (f) No. (g) No. (h) No.

23. (a) No. (b) Yes. (c) No.

24. (a) No. (b) No. (c) No.

25. (a) No. (b) No. (c) No. (d) *.

* Not stated in policy.

† This company having ignored our repeated requests for current information, this analysis is reprinted from our 1917 edition, the numbers of questions only being changed.

CENTRAL LIFE INSURANCE COMPANY OF ILLINOIS.

Ottawa, Ill.

Began business April 12, 1907; stock company
issues participating and non-participating policies

Twenty-payment life annual dividend policy, cost
ing \$35.65 annually per \$1,000 at age 35.

1. (a) Yes. (b) No. (c) Representations. (d) Not after first two years. (e) Yes.
2. Extended insurance.
3. At will.
4. Yes.
5. Upon receipt of satisfactory proofs.
6. (a) Yes. (b) No. (c) Yes. (d) Yes. (e) Yes
7. (a) Annual. (b) First. (c) Yes.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No
9. (f) Yes. (g) Yes. (h) Yes. (i) No. (j) No. (k) Cash.
10. No provision.
11. One month 6%.
12. (a) Two years from date. (b) Yes.
13. (a) Twentieth. (b) Two. (c) May defer 60 days, except when used to pay premiums. (d) Repaid any time. (e) No. (f) 6% in advance. (g) Yes (h) Yes.
14. (a) Yes; aerial and submarine; *; terms of policy. (b) Thirty days. (c) Yes; no; \$100 per \$1,000 within thirty days for one year; no; yes; within one year after close of war. (d) Yes; no. (e) Reserve.
15. (a) Yes, except premium loan. (b) Extended insurance. (c) Two.
16. (a) Yes; no. (b) Yes, at 6%. (c) Yes.
17. (a) No. (b) No. (c) Yes. (d) Yes. (e) No.
18. No limit.
19. (a) At any time after month of grace. (b) No. (c) 6%.
20. (a) Yes, military and naval service and aerial voyage within two years. (b) None. (c) Within two years. (d) Premiums paid.
21. (a) Yes. (b) Yes. (c) No. (d) No. (e) No. (f) Yes. (g) Yes. (h) No.
22. No limit.
23. (a) Yes, after two years, except cash value. (b) One month. (c) Two. (d) Mod. prel. term, American, Illinois, Standard, 3 1/2%. (e) Maximum 1% sum insured. (f) Yes. (g) No. (h) Yes.
24. (a) Yes; 60 days. (b) No. (c) No.
25. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

CENTRAL STATES LIFE INSURANCE COMPANY,
Crawfordsville, Indiana.

Began business June 29, 1900; stock company; issues participating and non-participating policies.

Twenty-payment life annual dividend policy, costing \$36.94 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) No. (e) Yes, if understated; if overstated; excess premiums refunded.
2. Paid-up insurance.
3. At will.
4. No provision (granted on request).
5. Immediately upon receipt of due proofs.
6. No provision.
7. (a) Annual. (b) First. (c) Not after second premium.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No.
9. (f) Yes. (g) Yes. (h) On any anniversary. (i) No.
10. (j) At option of company. (k) Accumulate.
11. No provision.
12. Thirty-one days; 6%.
13. (a) From date of issue. (b) Yes.
14. (a) Twentieth. (b) Two. (c) May defer six months. (d) Repaid any time. (e) No. (f) 6% in advance. (g) Yes. (h) Yes.
15. (a) Yes, aviation and submarine (exceptions made). (b) Immediately. (c) Nothing during home training; 10% of face of policy first year over seas, navy and repelling invasion; unused balance refunded; at close of war.
16. (a) Yes, except premium loan. (b) Paid-up insurance; at option of company accumulative dividends may be applied. (c) Two.
17. Not available.
18. (a) No. (b) No. (c) Yes. (d) No. (e) No.
19. No limit.
20. (a) * (b) Yes. (c) 6%.
21. (a) None after first year, except military and naval service. (b) Violation of law, one year. (c) Within two years. (d) Nothing.
22. (a) No. (b) Yes. (c) Yes. (d) No, unless insured so directs. (e) No. (f) No provision. (h) No provision.
23. Within three years.
24. (a) Yes, after two years. (b) Thirty-one days.
25. (c) Two. (d) Mod. prel. term, American, 3½%. (e) Not to exceed 1½% sum insured. (f) No. (g) No. (h) No.
26. (a) No. (b) No. (c) No.
27. (a) No. (b) No. (c) No.
28. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

CENTRAL STATES LIFE INSURANCE COMPANY,

St. Louis, Mo.

Began business January 3, 1911; stock company; issues participating and non-participating policies.

Twenty-payment life non-participating policy, costing \$31.71 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Extended insurance.
3. Must reserve right.
4. No. provision; practice, yes.
5. Upon receipt of due proof.
6. With pay installments or in lieu, waive premiums. Assured can surrender disability provision and receive instead certain sums for loss of any one member, or sight of either eye, also surgical benefit not to exceed \$100. No extra charge.
9. No provision.
10. Thirty-one days, no interest.
11. (a) One year from date. (b) No.
12. (a) Twentieth. (b) Three. (c) May defer 31 days. (d) Repaid at any time. (f) 6% yes. (g) Yes. (h) No.
13. (a) No, except for aviation or submarine service within continental limits of United States. While in that service or in military or naval service of any kind outside of United States company's liability limited to all premiums paid plus interest at 6%.
14. (a) Yes, except premium loan. (b) Extended insurance. (c) Three.
15. Not available.
16. (a) No. (b) No. (c) Yes. (d) No.
17. No limit.
18. (a) No. (b) Yes. (c) Not to exceed 6%.
19. (a) None, except military and naval service. (b) No. (c) One year. (d) Premiums paid.
20. (a) No. (b) Yes. (c) Yes. (d) Yes, if insured directly. (e) No. (f) No. (h) No.
21. No limit.
22. (a) Yes, after three years, except cash value. (b) Sixty days. (c) Three. (d) Mod., prel. term, American 3½%. (e) Not to exceed one-tenth of 1% of sum insured. (f) No.
23. Thirty-one days. (b) No. (c) No.
24. (b) No. (c) No.
25. (b) No. (c) No.

* Not stated in policy.

CENTURY LIFE INSURANCE COMPANY.

Indianapolis, Ind.

Began business January 1, 1917; stock company; issues non-participating policies only.

Twenty-payment life (endowment at age 35), non-participating policy, costing \$39.44 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first. (e) Yes.

2. Extended insurance.

3. Consent of company required.

4. Yes.

5. Upon receipt of due proofs of death, and interest of claimant.

6. (a) Yes. (b) No. (c) No. (e) Yes. (f) None.

9. No provision.

10. Thirty-one days; no interest.

11. (a) One year from date. (b) Yes.

12. (a) 20th. (b) Three. (c) May defer 90 days. (d) Repaid at any time. (f) 6%; yes. (g) Yes. (h) Yes.

13. (a) Yes; aviation and submarine; permit. (b) Immediately. (c) Yes; none; \$100 per \$1,000; during service; yes; yes; one year after end of war. (d) Yes; no provision. (e) Yes. (f) Reserve.

14. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

15. No provision.

16. (a) No. (b) No. (c) Yes. (d) No.

17. For three years.

18. (a) At any time. (b) Yes, or reinstated. (c) 5%.

19. (a) None, except military and naval service. (b) None. (c) Two years. (d) Premiums paid.

20. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (f) Yes. (g) Yes. (h) No.

21. Five years.

22. (a) Yes, after three years, except cash value.

(b) Thirty-one days. (c) Three. (d) Modified prel. term, American $3\frac{1}{2}\%$. (e) Not to exceed $2\frac{1}{2}\%$ of sum insured. (f) Yes.

23. (a) Yes, ninety days. (b) No. (c) No.

24. (b) No. (c) No.

25. (b) No. (c) No.

Note.—Policy also contains a special clause providing for "Loan Insurance."

CHEROKEE LIFE INSURANCE COMPANY.

Rome, Ga., Executive Office, Gadsden, Ala.

Commenced business in November, 1910; stock company; issues participating and non-participating policies.

Twenty-payment extra dividend, reduced premium life policy, costing \$32.26 annually, per \$1,000.

1. (a) Yes. (b) Yes. (c) Representations. (d) (Not after first year. (a) Yes.
2. Premium loans.
3. At will.
4. No provision.
5. Due proof of fact and cause of death.
6. (a) No. (c) Yes. (f) No.
7. (a) Annual. (b) Second. (c) Yes.
8. (a) Yes. (b) Yes. (c) Yes. (d) *. (e) *. (f) Yes. (g) No. (h) Yes. (i) Yes. (j) Yes. (k) To reduce premiums.
9. †
10. Thirty-one days; no interest.
11. (a) One year from date. (b) No.
12. (a) Twentieth. (b) Two. (c) May defer three months. (d) Repaid at any time. (e) Yes. (f) 4% yes. (g) Yes. (h) Yes.
13. †
14. (a) Yes. (b) Premium loans. (c) Two.
15. (a) Yes; yes. (b) Yes, or reinstated; 4%. (c) Yes.
16. (a) No. (b) Yes. (c) Yes. (d) No. (e) Yes.
17. No limit.
18. (a) At any time. (b) Yes. (c) Yes.
19. (a) No. (b) No. (c) One year. (d) Premiums paid.
20. (a) Yes. (b) Yes. (c) Yes. (d) No. (e) No. (f) No. (h) No.
21. No limit.
22. (a) Yes, after two years, except cash value. (b) *. (c) Two. (d) Mod. prel. term, American 8½%. (e) *. (f) No. (g) Yes. (h) Yes.
23. (a) May defer three months. (b) No. (c) No.
24. (a) No. (b) No. (c) No.
25. (a) No. (b) Yes. (c) No. (d) No.

* Not stated in policy.

† This company having ignored our repeated requests for current information, this analysis is reprinted from our 1917 edition, the numbers of questions only being changed.

CLEVELAND LIFE INSURANCE COMPANY,

Cleveland, Ohio, U.S.A.

Regular business August 27, 1927; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$30.51 annually per \$1,000 of age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. Must reserve right.

4. Yes.

5. Upon receipt of due proofs.

6. (a) Yes. (b) No. (c) Yes. (d) Yes. (e) Yes. (f) Yes.

9. No provision.

10. Thirty-one days, no interest.

11. (a) After one year from date. (b) Yes.

12. (a) 20th year. (b) Three. (c) May defer 90 days. (d) Repaid at any time. (e) 8% in advance, or may be added to principal. (f) Yes. (g) Yes.

13. (a) Yes, aviation and submarine service, permit. (b) Immediate notice. (c) Yes; nothing, excepting in aviation service; \$100 per \$1,000; annually during service; yes; yes; within two years after termination of war. (d) Yes; no provision; no provision. (e) During service. (f) Reserve.

14. (a) Yes, except premium loan. (b) Extended insurance. (c) Three.

15. No provision.

16. (a) No. (b) No. (c) Yes. (d) No.

17. No limit.

18. (a) At any time after lapse. (b) Yes. (c) 5%.

19. (a) No, except military and naval service; written permit required. (b) No. (c) One year. (d) Nothing.

20. (a) Yes. (b) Yes. (c) Yes. (d) Yes, unless otherwise directed. (e) No. (f) Yes. (g) Draws 3 1/2% interest. (h) No.

21. No limit.

22. (a) Yes, after three years, except cash value. (b) Thirty-one days. (c) Three. (d) Mod. pref. term, American 8 1/2%. (e) Not to exceed 2 1/2% sum insured. (f) No.

23. (a) May defer 90 days. (b) No. (c) No.

24. (b) No. (c) No.

25. (b) No. (c) No.

COLONIAL LIFE INSURANCE COMPANY.

Jersey City, N. J.

Began business January 24, 1898; stock company; issues non-participating, ordinary and industrial policies.

Twenty-payment life non-participating policy, costing \$30 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first two years. (e) Yes.

2. Paid-up insurance; premium loan if requested before premium default.

3. At will.

4. No provision; practice, yes.

5. Immediately upon receipt of due proof.

6. No provision.

9. No provision.

10. One month, 5% after first seven days.

11. (a) Two years from date. (b) Yes.

12. (a) End of fifteenth year. (b) Three. (c) May defer ninety days. (d) Repaid at any time. (f) 5% in advance, or added to principal. (g) Yes. (h) No, policy endorsed and returned.

13. (a) No. (b) Not stated. (c) Yes; varies as to nature of service. (d) No provision. (e) No limitation. (f) Reserve.

14. (a) Yes. (b) Paid-up insurance; premium loan if requested. (c) Three.

15. (a) Yes; yes. (b) Yes, 5%. (c) Yes.

16. (a) No. (b) No. (c) Yes. (d) No.

17. No limit.

18. (a) No limit. (b) Yes. (c) 5%.

19. (a) None after first two years, except military and naval service. (b) None. (c) Within first two years. (d) Legal reserve on policy.

20. (a) No. (b) Yes. (c) No. (d) Yes. (f) Yes. (g) $3\frac{1}{2}\%$ interest paid. (h) No provision.

21. No limit.

22. (a) Yes, after three years, except cash value (grace period only). (b) Days of grace. (c) Three. (d) Mod. prel. term, American, $3\frac{1}{2}\%$. (e) Not to exceed $2\frac{1}{2}\%$ sum insured. (f) No.

23. (a) May defer ninety days. (b) No. (c) Yes, after fourteenth year.

24. (b) No. (c) No.

25. (b) No. (c) No.

COLUMBIA LIFE INSURANCE COMPANY,

Cincinnati, Ohio

Began business September 1, 1903; stock company; issues annual dividend and non-participating policies.

Twenty-payment life annual dividend policy; costing \$35.35 per \$1,000 annually at age 35.

1. (a) Yes. (b) No. (c) Representations. (d) No. (e) Yes.
2. Extended insurance.
3. At will.
4. Yes.
5. Immediately upon receipt of satisfactory proof.
6. (a) Yes. (b) No. (c) Yes. (d) Yes. (e) Yes. (f) Yes, 25 cents per \$1,000.
7. (a) Annual. (b) Second. (c) No.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) On any anniversary. (i) No.
9. (j) No. (k) Applied to purchase paid-up additions.
9. No provision.
10. One month; no interest.
11. (a) From date of issue. (b) Yes.
12. (a) Twentieth. (b) Three. (c) At any time. (d) Yes. (e) Yes. (f) 5% in advance. (g) Yes. (h) Yes.
13. (a) Yes; aviation and submarine risks limited to reserve by policy. (b) One month. (c) Yes; none unless actual warfare waged; yes; annually during service first ten years of policy; yes; yes; one year after end of war. (d) Yes; no provision; yes; evidence of insurability. (e) No; six months. (f) Reserve.
14. (a) Yes, except premium loan. (b) Extended insurance. (c) Three.
15. Not available.
16. (a) No. (b) No. (c) Yes. (d) Yes. (e) No.
17. No limit.
18. (a) Five years from default. (b) Yes. (c) Yes.
19. (a) None, except military and naval service. (b) None. (c) One year. (d) Nothing.
20. (a) No. (b) Yes. (c) No. (d) Yes. (e) No. (f) Yes. (g) Yes. (h) Yes.
21. Five years.
22. (a) Yes, after three years. (b) Two months. (c) Three. (d) Full term. American 3½%. (e) None. (f) No. (g) Yes. (h) Yes.
23. (a) No. (b) No. (c) No.
24. (a) Yes. (b) No. (c) Yes, within two months.
25. (a) Yes. (b) Yes. (c) No. (d) Yes.

* Not stated in policy

COLUMBIA LIFE INSURANCE COMPANY

Fremont, Neb.

Began business in 1908; mutual; issues participating policies only.

Twenty-payment life guaranteed return premium policy, costing \$35.25 annually per \$1,000 at age 30.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first two years. (e) Yes.

2. Extended insurance.

3. At will, if right of revocation has been made.

4. No provision; practice, yes.

5. Upon receipt of satisfactory proofs.

6. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes.

7. (a) Annual. (b) First. (c) No.

8. Payable in cash or to purchase paid-up additions are the only options.

9. No provision.

10. Thirty days; 6%.

11. (a) Two years from date. (b) Yes.

12. (a) Twentieth. (b) Three. (c) May defer six months. (d) Repaid at any time. (e) Yes. (f) 6%.

* (g) No. (h) Yes.

13. (a) No. (b) Must obtain written permit. (c) Yes; \$37.50 annually; \$100.00 annually; during service; yes; yes; within one year after close of war. (d) Yes; no provision; no provision. (e) No; one year. (f) Reserve.

14. (a) Yes, except premium loans. (b) Extended insurance. (c) Two.

15. No provision.

16. (a) No. (b) No. (c) No. (d) No. (e) No.

17. No limit.

18. (a) At any time. (b) Yes, or reinstated. (c) 6%.

19. (a) None, except military and naval service. (b) None. (c) No provision.

20. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (e) No. (f) No. (h) No.

21. No limit.

22. (a) Yes, after three years. (b) Paid-up insurance within ninety days; cash values within thirty days. (c) Two for extended insurance, three for cash value and paid-up insurance. (d) Full prel. term, actuarial 4%. (e) Not to exceed 21% of sum insured up to eighth year. (f) No. (g) No. (h) Yes.

23. (a) Yes, six months. (b) No. (c) Yes.

24. (a) No. (b) No. (c) No.

25. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

COLUMBIAN NATIONAL LIFE INSURANCE CO.,

.. Boston, Mass.

Began business September 11, 1902; stock company; issues non-participating policies only.

Twenty-payment life (will convert into endowment by paying 29 premiums) non-participating policy costing \$31.38 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Paid-up insurance.

3. At will.

4. No provision; practice, yes.

5. Upon receipt of due proof.

6. (a) Yes, payments so made do not reduce amount payable as death claim. (b) Yes. (c) Yes. (d) No. (e) Yes. (f) \$1.66.

9. No provision.

10. Thirty-one days, no interest.

11. (a) One year from date. (b) No.

12. (a) Twentieth. (b) Three. (c) May defer ninety days, except to pay premiums. (d) No provision. (f) 6%; yes, or added to principal. (g) Yes. (h) Yes.

13. (a) Yes; avlation. (b) On entering. (c) None in U. S.; \$100 per \$1,000; annually during service; yes; no provision. (d) Yes; no provision; yes; evidence of insurability. (e) Active service. (f) Reserve.

14. (a) Yes, except premium loans. (b) Paid-up insurance. (c) Three.

15. No provision.

16. (a) No. (b) No. (c) No. (d) No provision.

17. No limit.

18. (a) At any time. (b) Yes, or reinstated. (c) 6%.

19. (a) None, except military and naval service. (b) None. (c) One year. (d) Net reserve on policy.

20. (a) No. (b) Yes. (c) Yes. (d) No.

21. No provision.

22. (a) Yes, after three years, except cash value. (b) Grace. (c) Three. (d) Net level, American 3 1/2%. (e) Not more than 2 1/2% of sum insured. (f) Yes.

23. (a) Yes, ninety days. (b) No. (c) No.

24. (b) Yes. (c) No provision.

25. (b) Yes. (c) No provision.

COLUMBUS MUTUAL LIFE INSURANCE CO.

Columbus, Ohio.

Began business April 4, 1868; stock company; issues annual dividend policies only.

Twenty-payment life participating policy; costing \$37.61 per \$1000 annually at age 25.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after second year. (e) Yes.
2. Extended insurance.
3. Must reserve right.
4. No provision; yes.
5. Upon receipt of due proof.
6. (a) Yes. (b) Yes. (c) Yes. (d) No. (e) Yes.
- (f) Yes.
7. (a) Annual. (b) First. (c) Yes.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) Yes. (g) Yes. (h) Yes on any anniversary. (i) No; in practice, yes. (j) No. (k) To purchase paid-up additions.
9. (a) Common carrier only. (b) Yes. (c) Yes.
10. Thirty-one days; 6%.
11. (a) After two years from date. (b) Yes.
12. (a) Twentieth. (b) Three. (c) May defer six months. (d) Repaid any time. (e) Yes. (f) Not to exceed 6% in advance. (g) Yes. (h) Yes.
13. (a) No. (b) Thirty-one days. (c) Yes, both in and out of U. S., one year at time; yes, refunded one year after war ceases. (d) Yes; yes, one year after termination of service; none. (e) No; one year.
- (f) Reserve.
14. (a) Yes, except premium loan. (b) Extended insurance. (c) Three.
15. Not available.
16. (a) No. (b) No. (c) Yes. (d) No. (e) No.
17. No limit.
18. (a) Three years during extended insurance. (b) Yes. (c) 6%.
19. (a) None, except military and naval service. (b) Violation of law, two years. (c) Two years. (d) Nothing.
20. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured directs otherwise. (e) Yes. (f) Yes. (g) Company guarantees 3½%; in practice excess interest paid. (h) Yes.
21. No limit.
22. (a) Yes, after three years, except cash value. (b) One month. (c) Three. (d) Mod. prel. term. American 3½%. (e) Not more than 2% sum insured.
- (f) No. (g) Yes. (h) Yes.
23. (a) Defer six months. (b) No. (c) No.
24. (a) No. (b) No. (c) No.
25. (a) No. (b) No. (c) No. (d) Yes.

COMMONWEALTH LIFE INSURANCE COMPANY,
Louisville, Ky.

Began business May 31, 1905; stock company; issues participating and non-participating policies.

Ordinary life participating policy, costing \$28.36, including disability premium, annually per \$1,000 at age 35.

The company guarantees that if coupons remain attached to policy it will become fully paid up after payment of not more than 22 full annual premiums, or matured as an endowment after payment of not more than 31 full annual premiums.

1. (a) Yes. (b) No. (c) Warranties. (d) Yes. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision; practice, yes.

5. Immediately upon receipt of due proof.

6. (a) Yes. (b) No. (c) No. (e) Yes. (f) Varies.

7. This policy is on the annual dividend plan and dividends are guaranteed to be not less than the coupons attached. The additional earnings over coupons are apportioned at the end of each ten years.

8. See 7.

9. No provision.

10. One month; no interest.

11. (a) After one year. (b) Yes.

12. (a) * (b) Three. (c) At any time. (d) All loans mature on anniversary of policy. (e) Yes. (f) 6%: in advance. (g) Yes. (h) Yes.

13. (a) Yes; aviation and submarine; policy. (b) No provision. (c) Yes; no; \$100 per \$1,000, the insurance limit; annually during service; yes; * (d) Yes; no provision; no provision. (e) Result of service. (f) Reserve.

14. (a) Yes, except premium loan. (b) Extended insurance. (c) Three.

15. No provision.

16. (a) No. (b) No. (c) Yes. (d) Yes. (e) No.

17. No limit.

18. (a) Any time. (b) Optional. (c) 5%.

19. (a) None except military and naval service. (b) No. (c) One year. (d) Premiums paid.

20. (a) Yes. (b) Yes. (c) Yes. (d) No. (e) No. (f) No. (h) No.

21. No limit.

22. (a) Yes, after three years. (b) Sixty days. (c) Three. (d) Full prel. term, American 3½%. (e) *

(f) No. (g) Yes. (h) Yes.

23. (a) No. (b) No. (c) No.

24. (a) No. (b) No. (c) No.

25. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

COMMONWEALTH LIFE INSURANCE COMPANY, Omaha, Neb.

Best business in 1920; stock company; issues participating and non-participating policies.

Twenty-payment life (decreasing premium plan) participating policy, costing \$33.34, annually per \$1,000 at age 35.

21. (a) Yes. (b) No. (c) Representations. (d) Not after first year. (e) Yes.

22. Extended insurance.

3. At will.

4. No provision.

5. Upon receipt of due proof.

6. (a) Yes. (b) No. (c) Yes. (d) Yes. (e) Yes. (f) \$1 per \$1,000.

7. (a) Deferred. (b) Fifth; payable quinquennially thereafter. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e, f and g) No provision. (h) On policy anniversary. (i) No. (j) No. (k) Cash.

9. No provision.

10. One month; no interest.

11. (a) After one year. (b) Yes.

12. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (e) Yes. (f) 5%; in advance. (g) Yes. (h) Yes.

13. (a) Yes, aviation and submarine; policy. (b) No provision. (c) \$37.50 per \$1,000; same; same; annually during service; yes; yes; within one year after termination of war. (d) Yes; no provision; yes; furnishing of satisfactory health certificate. (e) Yes. (f) Actual premiums paid.

14. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

15. No provision.

16. (a) No. (b) No. (c) No. (d) No. (e) No.

17. No limit.

18. (a) Any time. (b) Yes. (c) 5%.

19. (a) None, except military and naval service. (b) None. (c) One year. (d) Premiums received.

20. (a) No. (b) Yes. (c) No. (d) No, unless insured so directs. (e) No. (f) No. (h) No.

21. Five years.

22. (a) Yes, after three years. (b) Six months. (c) Three. (d) Mod. prel. term, American 3½%, Illinois standard. (e) Not more than 2½% of sum insured. (f) No. (g) No. (h) Yes.

23. (a) No. (b) No. (c) No.

24. (a) No. (b) No. (c) Yes, during first six months.

25. (a) No. (b) No. (c) No. (d) Yes.

CONNECTICUT GENERAL LIFE INSURANCE CO., Hartford, Conn.

Began business October, 1865; stock company; issues participating and non-participating policies.

Twenty-payment life annual dividend policy costing \$34.50 annually per \$1,000 at age 35.

1. (a) Yes. (b) And application therefor. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance; premium loans upon request.

3. Must reserve right.

4. No provision; practice, yes.

5. Upon receipt of due proof.

6. (a) Yes. (b) Yes. (c) Yes. (d) By instalments, yes; by life income, no. (e) Instalments, no; life income, yes. (f) Varies.

7. (a) Annual. (b) First. (c) Not after first dividend.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) Yes. (i) Yes. (j) No. (k) Reduction of premium.

9. (a) Any accident. (b) Yes. (c) Yes.

10. Thirty-one days; no interest.

11. (a) One year from date. (b) None.

12. (a) Twentieth. (b) Two. (c) May defer sixty days. (d) Repaid at any time. (e) Yes. (f) 6%; no. (g) Yes. (h) No.

13. (a) Yes, by terms of policy; permit given for any service. (b) Thirty-one days. (c) Not stated; at present \$37.50 per \$1,000, upon entering service; yes; yes; within 31 days, for duration of service; yes; yes; within one year after termination of war. (d) Instalments; no; life income, yes, yes; (e) No; six months. (f) Return of premiums.

14. (a) Yes. (b) Extended insurance, premium loans if requested. (c) Two.

15. (a) Yes; yes. (b) Yes; 6%. (c) Yes.

16. (a) No. (b) No. (c) No. (d) No. (e) Upon request.

17. No limit.

18. (a) At any time. (b) Yes; reinstatement of indebtedness is allowed. (c) 6%.

19. (a) None except military and naval service. (b) None. (c) One year. (d) Nothing.

20. (a) Yes. (b) Yes. (c) No. (d) Yes, unless insured otherwise directs. (e) Yes. (f) Yes. (g) Yes. (h) No provision but allowed on request.

21. No limit.

22. (a) On premium default, within two years. (b) Cash value within thirty-one days; paid up within three months. (c) Two. (d) Net level, American 3½%. (e) Not more than 1½% of sum insured. (f) Yes. (g) Yes. (h) Yes.

23. (a) May defer sixty days. (b) No. (c) No.

24. (a) No. (b) Cash value. (c) Within three months.

25. (a) Yes. (b) Yes. (c) No. (d) Yes.

CONNECTICUT MUTUAL LIFE INSURANCE CO

Hartford, Conn.

Began business December 15, 1916; mutual; issue annual dividend policies only.

Twenty-payment life annual dividend policy costing \$35.82 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Either extended or paid-up insurance may be chosen in application. Premium loans upon request

3. At will.

4. Yes.

5. Upon receipt of due proof of death.

6. Rider attached for waiver of prem. or waiver of prem. with life income. Premium varies.

7. (a) Annual. (b) First. (c) Not after first dividend.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) Yes. (i) Yes. (j) Yes.

(k) Cash.

9. No provision.

10. Thirty-one days; no interest.

11. (a) One year from date. (b) None.

12. (a) Fifteenth. (b) Two. (c) May defer sixty days. (d) Yes. (e) Yes. (f) 6%; no. (g) Yes. (h) Yes.

13. (a) None, except new insurance. (b) 31 days. (c) Yes; for "military service out of the United States during war, or military service involving aeronautics or naval service; whether in or out of the United States during war;" for not to exceed five years; yes; no provision. (d) Yes; no provision; yes; evidence of insurability. (e) No provision. (f) Reserve.

14. (a) Yes. (b) Extended, paid-up or premium loan as designated by insured. (c) Two.

15. (a) Yes; yes. (b) Yes; 6%. (c) Yes.

16. (a) No. (b) No. (c) First premium must be paid during lifetime. (d) No. (e) Yes, if requested.

17. No limit.

18. (a) At any time. (b) No. (c) Not exceeding six per centum.

19. (a) None except military and naval service. (b) None. (c) One year, but company will pay in full should it determine insured to have been insane. (d) Premiums paid.

20. (a) Yes. (b) Yes. (c) Yes. (d) No provision. (e) Yes. (f) Yes. (g) Yes. (h) Yes.

21. No limit.

22. (a) Yes, after two years, except cash value. (b) Thirty-one days. (c) Two. (d) Net level, American 3%. (e) Up to fifth year \$10 per \$1,000; thereafter charge shall diminish annually at the rate of \$1 per \$1,000 to 15th year. No surrender charge on paid-up insurance. (f) Yes. (g) Yes. (h) Yes.

23. (a) May defer sixty days. (b) No. (c) Yes.

24. (a) Yes. (b) For cash value. (c) Yes.

25. (a) Yes. (b) Yes, both. (c) Yes. (d) Yes.

CONSERVATIVE LIFE INSURANCE COMPANY.

South Bend, Ind.

Began business February 17, 1913; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$30.30 annually, per \$1,000 at age 25.

1. (a) Yes; (b) Yes; (c) Representations (d) Not after first year. (e) Yes.

2. Extended insurance, on premium loan on request.

3. Consent of company required.

4. No provision; practice, yes.

5. Upon receipt of due proof.

6. (a) Yes. (b) Yes. (c) No. (d) No. (e) Yes. (f) *.

9. (a) Any accidental. (b) Yes. (c) Yes.

10. Thirty-one days; no interest.

11. (a) One year from date. (b) Yes.

12. (a) Twentieth. (b) Two. (c) May defer six months. (d) Repaid at any time. (f) 6%; in advance. (g) Yes. (h) Yes.

13. (a) Aviation; policy. (b) Immediate notice. (c) Yes; yes; yes; annually during service; yes; no provision. (d) Yes; yes; no provision. (e) *. (f) Reserve.

14. (a) Yes. (b) Extended insurance. (c) Three.

15. (a) Yes; yes. (b) Yes; 6%. (c) Yes.

16. (a) No. (b) No. (c) No. (d) No.

17. Three years.

18. (a) At any time. (b) Yes, or reinstated. (c) 6%.

19. (a) None, except military and naval service. (b) None. (c) One year. (d) Premiums paid.

20. (a) Yes. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (f) Yes. (g) Draws 6 1/2% interest. (h) No.

21. No limit.

22. (a) Yes, after three years, except cash value. (b) Thirty days. (c) Three. (d) Mod. prol. term, American, 3 1/4%. (e) *. (f) Yes.

23. (a) May defer six months. (b) No. (c) No.

24. (b) No. (c) No.

25. (b) No. (c) No.

* Not stated in policy.

CONSERVATIVE LIFE INSURANCE COMPANY,

Wheeling, W. Va.

Began business May 1, 1907; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$30.00 per \$1,000 annually at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision. Practice. Yes.

5. Immediately upon receipt and acceptance of proofs.

6. No provision.

9. No provision.

10. One month; no interest.

11. (a) One year from date. (b) No.

12. (a) (b) Three. (c) May defer six months. (d) *. (f) Not to exceed 6% in advance. (g) Yes. (h) Yes.

13. (a) No. (b) Thirty days. (c) Optional with company; during service within ten years; yes; yes; yes; within one year after end of war. (d) No provision. (e) No; six months. (f) Return of premiums paid exclusive of extra premium.

14. (a) Yes, except premium loan. (b) Extended insurance. (c) Three.

15. Not available.

16. (a) No. (b) No. (c) Yes. (d) Yes.

17. No limit.

18. (a) At any time. (b) Yes. (c) *.

19. (a) None except military and naval service. (b) No. (c) One year. (d) Premiums paid.

20. (a) No. (b) Yes. (c) No. (d) Yes, unless otherwise directed. (e) No. (f) No. (h) No.

21. No limit.

22. (a) Yes, after three years. (b) Three months. (c) Three. (d) Mod. pref. term, American 3 1/2%. (e) *. (f) No.

23. (a) Yes. (b) Yes. (c) Yes, after fifteenth year.

24. (b) No. (c) No.

25. (b) No. (c) Yes.

* Not stated in policy.

CONTINENTAL ASSURANCE COMPANY,

Chicago, Ill.

Began business August 15, 1911; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$30.50 annually for \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. Must reserve right.

4. Yes.

5. Upon receipt of due proof.

6. (a) Yes. (b) Yes. (c) Yes. (d) No. (e) Yes. (f) Varies according to age.

7. (a) Common carrier or burning building. (b) Varies. (c) Yes.

10. Thirty-one days; no interest.

11. (a) One year from date. (b) Yes.

12. (a) Twentieth. (b) Three. (c) May defer six months. (d) Repaid at any time. (f) 5%; yes. (g) Yes. (h) No.

13. (a) Yes; aviation and submarine; permit. (b) No provision. (c) Yes; none; \$37.50 to \$150 per \$1,000; during service; yes; no provision. (d) Yes; yes; no provision. (f) Cash value.

14. (a) Yes. (b) Extended insurance. (c) Three.

15. No provision.

16. (a) No. (b) No. (c) No. (d) No.

17. No limit.

18. (a) At any time. (b) Yes, or reinstated. (c) 50%.

19. (a) None, except military and naval service. (b) No. (c) One year. (d) Premium paid.

20. (a) No. (b) Yes. (c) Yes. (d) If insured gives right. (f) Yes. (g) Draws 3½% interest. (h) No.

21. No limit.

22. (a) Yes, after three years, except cash value. (b) Three months. (c) Three. (d) Mod. pre-term, American 3½%. (e) Not to exceed 2½% of sum insured. (f) Yes.

23. (a) Yes, six months. (b) No. (c) No.

24. (b) For cash values. (c) No.

25. (b) Yes. (c) No.

CONTINENTAL LIFE INSURANCE COMPANY,

Salt Lake, City, Utah.

Began business March 1, 1904; stock company; issues participating and non-participating policies.

Twenty-payment life annual dividend policy costing \$36.85 annually, per \$10,000 at age 25.

1. (a) Yes. (b) Yes. (c) Representations. (d) No. (e) Yes.
2. Premium loans.
3. At will.
4. No provision; practice, yes.
5. Immediately upon receipt of due proof.
6. (a) Yes. (b) Yes. (c) No. (d) Yes. (e) Yes. (f) None.
7. (a) Annual. (b) Second. (c) Not after three premiums.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) Yes. (g) Yes. (h) Yes. (i) No. (j) Yes. (k) To purchase paid-up additions.
9. No provision.
10. One month; no interest.
11. (a) Two years from date. (b) Yes.
12. (a) Twentieth. (b) Two. (c) At any time. (d) Repaid at any time. (e) Yes. (f) Not to exceed 6%; yes. (g) Yes. (h) Yes.
13. (a) No. (b) Must obtain written permit. (c) Yes; no; yes; annually in advance during service; no; yes; at termination of service. (d) Yes; no provision; yes; evidence insurability. (e) At any time. (f) Cash value.
14. (a) Yes. (b) Premium loans. (c) Two.
15. (a) Yes; yes. (b) Yes; not to exceed 6%. (c) Yes.
16. (a) No. (b) No. (c) No. (d) No. (e) Yes.
17. No limit.
18. (a) At any time. (b) Yes, or reinstated. (c) Not to exceed 6%.
19. (a) None, except military and naval service. (b) Nothing.
20. (a) Yes. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directly. (e) No. (f) Yes. (g) Draws 3 1/2% interest. (h) No.
21. No limit.
22. (a) Yes, after two years. (b) Grace. (c) Two years. (d) Mod. pref. term American 3 1/2%. (e) Yes. (f) Yes. (g) Yes. (h) Yes.
23. (a) No. (b) No. (c) No.
24. (a) No. (b) No. (c) No.
25. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

CONTINENTAL LIFE INSURANCE COMPANY,

Wilmington, Del.

Began business in 1907; stock company; issues participating and non-participating policies.

Twenty-payment life participating policy, costing \$34.39 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Warranties. (d) Yes. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision; practice, yes.

5. Upon receipt of due proof.

6. (a) Yes. (b) Yes. (c) Yes. (d) No. (e) Yes. (f) Yes.

7. (a) Annual. (b) Second. (c) No.

8. (a) Yes. (b) Yes. (c) No provision; practice, yes. (d) Yes. (e) No. (f) Yes. (g) No provision; practice, yes. (h) Yes. (i) *. (j) *. (k) Purchase paid-up additions.

9. No provision.

10. Thirty days; no interest.

11. (a) After one year from date. (b) Yes.

12. (a) Twentieth. (b) Two. (c) At any time. (d) Yes. (e) Yes. (f) Not to exceed 6%; no, end of year, or added to principal. (g) Yes. (h) Yes.

13. (a) No. (b) Thirty days. (c) \$100 per \$1,000 per year; no, unless aerial service or invasion by foreign enemy; yes, within sixty days and on each following policy anniversary; yes; yes; policy anniversary. (d) Yes; *; yes; restoration automatic six months after termination of service, if regular premiums have been paid in meantime. (e) During active service or result therefrom. (f) Amount of premiums paid; except extra premiums.

14. (a) Yes. (b) Extended insurance. (c) Two.

15. (a) Yes; yes. (b) Yes; not to exceed 6%. (c) Yes.

16. (a) No. (b) No. (c) Yes. (d) No. (e) No.

17. No limit.

18. (a) Three years if extended insurance period has not expired. (b) Yes, or reinstated. (c) Not more than 6%.

19. (a) None after one year, except military and naval service. (b) No. (c) One year. (d) Nothing.

20. No provision.

21. Three years.

22. (a) Yes. (b) One month. (c) Two. (d) Mod. prel. term, American $3\frac{1}{2}\%$. (e) Not more than $2\frac{1}{4}\%$ of sum insured. (f) No. (g) Yes. (h) Yes.

23. (a) No. (b) No. (c) No.

24. (a) No. (b) No. (c) No.

25. (a) No. (b) No. (c) No. (d) *.

* Not stated in policy.

COTTON STATES LIFE INSURANCE COMPANY,
Tupelo, Miss. (Executive Office, Memphis, Tenn.)

Began business January 27, 1918; stock company;
issues non-participating policies only.

"Twenty-payment life non-participating policy, cost-
ing \$32.06 annually per \$1,000 at age 35."

1. (a) Yes. (b) Yes. (c) Representations. (d)
Not after first year. (e) Yes.

2. Extended insurance.

3. Consent of company required.

4. No provision; in practice, yes.

5. Upon receipt of due proofs.

6. (a) Yes. (b) No. (c) No. (d) Yes. (e) *

9. Rider attached. (a) Any accident (except sui-
cide). (b) \$2.00 per \$1,000. (c) Yes.

10. One month; no interest.

11. (a) One year from date. (b) Suicide, two years.

12. (a) Not available even at end of twentieth
year. (b) Three. (c) At any time. (d) Repaid at
any time. (f) 6%; yes. (g) Yes. (h) Endorsed and
returned to insured.

13. (a) No. (b) Thirty-one days. (c) Yes; none;
\$150 per \$1,000; annually during service; yes; yes;
one year after close of war. (d) Yes; yes; no pro-
vision. (e) Result of service. (f) Reserve.

14. (a) Yes, except premium loans. (b) Extended
insurance. (c) Three.

15. No provision.

16. (a) No. (b) No. (c) Yes. (d) No.

17. No limit.

18. (a) At any time. (b) Yes, or reinstated. (c)
6%.

19. (a) None, except military and naval service.
(b) Yes. (c) One year. (d) Premiums paid.

20. (a) Yes. (b) Yes. (c) Yes. (d) No, unless in-
sured gives right. (f) Yes. (g) Draws 3½%. (h)
No.

21. No limit.

22. (a) Yes, after three years. (b) Six months.
(c) Three. (d) Mod. prel. term, American, 3½%.
(e) Not to exceed 2½% sum insured. (f) Yes.

23. (a) No. (b) No. (c) No.

24. (b) No. (c) No.

25. (b) No. (c) No.

* Not stated in policy.

OBESCENT LIFE INSURANCE COMPANY.

Indianapolis, Ind.

Began business September 18, 1916; stock company; issues non-participating policies only.

Ordinary life policy, costing \$21.64 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. Yes.

5. Immediately upon receipt of due proofs.

6. (a) Yes. (b) No. (c) Yes. (d) Yes. (e) *.

(f) No.

9. No provision.

10. Thirty-one days; no interest.

11. One year from date. (b) Yes.

12. (a) Twentieth. (b) Two. (c) May defer ninety days. (d) Repaid at any time. (f) 5%; yes. (g) Yes. (h) Yes.

13. Risk not assumed in time of war unless permit is secured and extra premium paid; liability limited to premium paid if no permit is obtained.

14. (a) Yes, except premium loans. (b) Extended insurance. (c) Two.

15. No provision.

16. (a) No. (b) No. (c) Yes. (d) Yes.

17. No limit.

18. (a) At any time. (b) Yes. (c) 5% compound interest.

19. (a) None, except military and naval service. (b) No. (c) One year. (d) Premiums paid.

20. (a) No. (b) Yes. (c) Yes. (d) Yes, if insured gives right. (f) No. (h) No.

21. No limit.

22. (a) Yes, after two years. (b) Grace. (c) Two. (d) Modified, prel. term, American 3 1/4%. (e) Not more than 2 1/4% of sum insured. (f) Yes.

23. (a) No. (b) No. (c) No.

24. (b) No. (c) No.

25. (b) No. (c) No.

* Not stated in policy.

Note.—Policy also has a special clause entitled "Loan Insurance."

DAKOTA LIFE INSURANCE COMPANY,

Watertown, S. D.

Began business March 1, 1907; stock company; issues participating and non-participating policies.

Twenty-payment life non-participating policy; costing \$30 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance or premium loan, if requested.

3. Must reserve right.

4. Yes.

5. Immediately upon receipt of due proof.

6. Will attach rider. (a) Yes. (b) Yes. (c) No. (d) No. (e) Yes. (f) Varies.

9. No provision.

10. One month; 6%.

11. (a) From date of issue. (b) Yes.

12. (a) Twentieth. (b) Three. (c) May defer sixty days. (d) Repaid at any time. (f) 6% in advance. (g) Yes. (h) Yes.

13. (a) Aviation and submarine service; permit. (b) Not specified. (c) Yes; none; 10% face of policy annually for overseas service; not specified; yes; yes; termination of war.

14. (a) Yes. (b) Extended insurance; or premium loan if requested prior to default. (c) Three.

15. (a) Yes; yes. (b) Yes; 6%. (c) Yes.

16. (a) No. (b) No. (c) Yes. (d) No.

17. No limit.

18. (a) At any time. (b) Yes; or reinstated. (c) 6%.

19. (a) None, except military and naval service.

(b) None. (c) One year. (d) Premiums received.

20. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (f) Yes. (g) Draws 3½% interest. (h) No.

21. No limit.

22. (a) Yes, after three years, except cash value. (b) One month. (c) Three. (d) Mod. prel. term, American 3½%. (e) *. (f) Yes.

23. (a) Yes; law allows six months. (b) No. (c) No.

24. (b) Yes. (c) No.

25. (b) Yes. (c) No.

* Not stated in policy.

DES MOINES LIFE AND ANNUITY COMPANY,

Des Moines, Ia.

Regular business September 16, 1917; stock company; issues non-participating policies only.

Twenty payments 15c; non-participating policy, costing \$30.90 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) No. (e) Yes.

2. Extended insurance.

3. Must reserve right.

4. No provision; in practice, yes.

5. Upon receipt of due proof.

6. (a) Yes. (b) Yes. (c) No. (d) No. (e) Yes. (f) Age 35, \$1.08; varies as to age and form of policy.

9. (a) Yes, any accident. (b) \$1.75. (c) Yes.

10. Thirty-one days; 6%.

11. (a) One year from date for military, naval or aviation service. (b) Yes.

12. (a) Twentieth. (b) Three. (c) May defer 90 days. (d) Yes. (f) 6%; in advance or may be added to principal. (g) Yes. (h) Yes.

13. (a) Yes, practice of company. (b) and (c) Service permission must be obtained. (d) Yes; yes; no. (f) Legal reserve.

14. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

15. No provision.

16. (a) No. (b) No. (c) No. (d) No.

17. No limit.

18. (a) Not any time. (b) Yes, or reinstated. (c) 6%.

19. (a) No, except military and naval or aviation service in time of war. (b) No. (c) One year. (d) Premium actually paid.

20. (a) Yes. (b) Yes. (c) Yes. (d) Yes, unless otherwise specified by insured. (f) Yes. (g) Interest 3% per ann. (h) Yes, practice of company.

21. (a) No. (b) Yes. (c) Yes. (d) Yes. (e) Yes.

22. (a) Yes, after three years except cash value. (b) Six months. (c) Three. (d) Illinois standard, American, 3 1/2%. (e) Not to exceed 2 1/2%. (f) Yes.

23. (a) Yes, ninety days. (b) No. (c) Yes.

24. (a) No. (b) No. (c) Yes, within six months.

25. (b) No. (c) No.

* Not stated in policy.

DETROIT LIFE INSURANCE COMPANY.

Detroit, Mich.

Began business in 1911; stock company; issues both participating and non-participating policies.

Twenty-payment life participating policy, costing \$36.17 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Automatic premium loan.
3. Must reserve right.
4. No provision.
5. Immediately upon receipt of due proof.
6. (a) Yes. (b) Yes. (c) No. (d) No. (e) Yes. (f) \$1.86.
7. (a) Annual. (b) Second. (c) Yes.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) Yes. (g) Yes. (h) Yes. (i) No. (j) Yes. (k) To purchase paid-up additions.
9. (a) No.
10. One month; 6%.
11. (a) After one year. (b) Military service in time of war.
12. (a) Twentieth. (b) Three. (c) Company may defer six months. (d) Yes. (e) Yes. (f) 6% in advance. (g) Yes. (h) Yes.
13. (a) No. (b) None. (c) \$10 in United States, \$100 outside United States, payable upon entering service for one year and annually thereafter; no; no. (d) Yes, without provision for restoration. (e) Yes. (f) Reserve.
14. (a) Yes. (b) Premium loan. (c) Three.
15. (a) Yes; yes. (b) Yes; 6%. (c) No.
16. (a) No. (b) No. (c) Yes. (d) No. (e) Yes.
17. No limit.
18. (a) Any time. (b) Paid or reinstated. (c) 6%.
19. (a) None, except military and naval service. (b) No. (c) Within one year. (d) Premiums paid.
20. (a) No. (b) Yes. (c) Yes. (d) No. (e) No. (f) Yes. (g) 3 1/2% interest. (h) Yes.
21. No limit.
22. (a) No. (b) Grace period. (c) Three. (d) Mod. prel. term, American 3 1/2%. (e) \$5 third year, \$3 fourth year, nothing thereafter. (f) Yes. (g) Yes. (h) Yes.
23. (a) Yes, six months. (b) No. (c) No.
24. (a) No. (b) No. (c) No.
25. (a) No. (b) No. (c) No. (d) Yes.

ISLAHORN LIFE AND ACCIDENT INS. CO.

Norfolk, Neb.

Hogan business September 23, 1904; mutual; issues annual dividend policies. Company also writes accident insurance, sometimes combined with life policies.

Twenty-payment life and accident (guaranteed option) annual dividend policy, costing \$302.45 annually per \$2,500 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after one year. (e) Yes.

2. Paid-up insurance.

3. Must reserve right.

4. No provision; practice, yes.

5. Upon receipt of due proof.

6. No provision (see 9).

7. (a) Annual. (b) Third. (c) No.

8. (a) Yes. (b) Yes. (d) Yes. (e) Yes. (f) Yes.

h) Yes.

9. Policy contains indemnity for accidental injuries clause providing for a limited weekly indemnity of \$25.00; or \$2,500.00; or \$1,250.00, payable in monthly installments under certain conditions.

10. One month; 6%.

11. (a) From date of issue. (b) Yes.

12. (a) Twentieth. (b) Three. (c) May defer six months. (d) Yes. (e) Yes. (f) 6%; yes. (g) Yes. (h) Yes.

13. Permit required for military and naval service in time of war during first year of policy.

14. (a) Yes; except premium loans. (b) Paid-up insurance. (c) Three.

15. No provision.

16. (a) No. (b) No. (c) No. (d) Yes. (e) No.

17. No limit (see 21).

18. Reinstated within one year if lapsed before three years; afterwards, except in case of surrender, restored at any time on satisfactory evidence of health and payment of past due premiums with interest at 6%.

19. (a) None after first year. (b) None. (c) One year. (d) Premium paid.

20. (a) No. (b) Yes. (c) No. (d) Not unless policy be so endorsed during lifetime of insured. (e) No. (f) No provision.

21. Fifty years.

22. (a) Yes after three years, except cash value. (b) Thirty days. (c) Three. (d) Full pre-lifetime actuarial 4% (e) Not to exceed 1 1/2% amount insured. (f) Yes. (g) No. (h) No.

23. (a) Yes, six months. (b) No. (c) No.

24. (a) No. (b) No. (c) No.

25. (a) Yes. (b) Yes. (c) Yes within three months of premium default. (d) Yes.

EQUICABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES, New York, N.Y.

Began business July 28th, 1859; stock company; issues annual dividend policies only.

Policy payment life annual dividend policy, cost life \$38.34 annually per \$1,000 at age 35; with additional premium of \$1.65 for total disability, \$2.75 for double indemnity, general accident, etc. for travel accidents.

1. (a) Yes. (b) Yes. (c) Yes. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. May reserve right.

4. No provision, but available on request.

5. Upon receipt of due proof.

6. (a) Yes. (b) Yes. (c) Yes. (d) No. (e) Yes.

(f) Yes.

7. (a) Annual. (b) Second. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No.

(f) No provision. (g) No provision. (h) Yes. (i) Yes. (j) No. (k) To purchase paid-up additions.

9. (a) Yes (separate contracts for general and travel accidents). (b) Yes. (c) Yes.

10. Thirty-one days, 5%.

11. (a) One year from date. (b) No.

12. (a) Tenth. (b) Three. (c) May defer ninety days except when used to pay premiums. (d) Repaid at any time. (e) Yes. (f) 6%; no. (g) Yes. (h) Yes.

13. (a) No. (b) Sixty days. (c) None in United States; 10% yes; one year after end of war refund will be made. (d) Yes; yes; practice of company. (e) Yes. (f) Regular premium returned.

14. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

15. No provision.

16. (a) Practice of company. (b) No. (c) Yes. (d) No. (e) No.

17. No time limit.

18. (a) At any time. (b) Yes, or reinstated. (c) 5%.

19. (a) None, except military and naval service. (b) No. (c) One year. (d) Ret. prem.

20. (a) Practice of company. (b) Yes. (c) Yes. (d) At option of insured. (e) Yes. (f) Yes. (g) Yes. (h) Yes.

21. No limitation.

22. (a) Yes, after three years except cash value. (b) Three months. (c) Three. (d) Net level premium, American 3%. (e) Not more than 1 1/2% of sum insured until end of tenth year. (f) Yes. (g) Yes. (h) Yes.

23. (a) Yes, ninety days. (b) No. (c) Yes, after tenth year.

24. (a) No. (b) No. (c) Practice of company.

25. (a) No. (b) No. (c) No. (d) Yes.

* Except under double indemnity provisions.

EQUITABLE LIFE INSURANCE COMPANY, OF IOWA,
Des Moines, Iowa.

Began business March, 1867; stock company; issues annual dividend and non-participating policies.

Twenty-payment life annual dividend policy, costing \$35.18 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Paid-up insurance.
3. Must reserve right.
4. Yes.
5. Upon receipt of due proofs.
6. Rider attached. (a) Yes; not deducted in case of death. (b) Yes. (c) No; (see b). (d) No. (e) Yes. (f) Yes.
7. (a) Annual. (b) First. (c) Not after first dividend payment.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) Yes. (i) Yes. (j) No. (k) In cash.
9. No provision.
10. Thirty-one days; no interest.
11. (a) One year from date. (b) Military or naval service in time of war.
12. (a) Fifteenth. (b) Three. (c) May defer six months. (d) Repaid at any time. (e) Yes. (f) 6%; no. (g) Yes. (h) Yes.
13. (a) No. (b) Thirty-one days. (c) Yes; none, except for aviation; aviation and out of United States, 10% of face of policy per annum if within first five years and during service, yes; yes, after end of war. (d) Yes. (e) Death as result of peace within six months of termination. (f) Legal reserve.
14. (a) Yes; no provision in policy for premium loans. (b) Paid-up insurance. (c) Three.
15. No provision in policy.
16. (a) No. (b) No. (c) Yes. (d) No. (e) No.
17. No limit.
18. (a) Five years. (b) Yes, or reinstated. (c) 6%.
19. (a) None after one year except military and naval service. (b) None. (c) One year. (d) Premiums paid.
20. (a) No provision. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (e) Yes. (f) Yes. (g) Yes. (h) Yes.
21. No limit.
22. (a) Yes, after three years, except cash value. (b) Three months. (c) Three. (d) Net level, American 8 1/2%. (e) Not to exceed 1 1/2% of sum insured. (f) Yes. (g) Yes. (h) Yes.
23. (a) Yes; six months. (b) No. (c) Yes.
24. (a) No. (b) No. (c) No provision.
25. (a) No. (b) Yes. (c) No provision. (d) Yes.

'EQUITABLE' LIFE INSURANCE COMPANY;

Washington, D. C.,

Began business in 1902, stock company; issues ordinary, non-participating and industrial policies.

Twenty-payment life, non-participating policy, costing \$29.77 annually, pay \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first two years. (e) Yes.
2. Extended insurance; or if requested before default, premium loans.
3. Must reserve right.
4. May be changed within five years the policy bearing a higher premium rate, without medical examination.
5. Immediately upon receipt of due proof.
6. (a) Yes. (b) No. (c) No. (d) No. (e) No. (f) Premium varies according to age and plan of insurance.
7. No provision.
10. One month; no interest.
11. (a) After two years. (b) None.
12. (a) (b) Two. (c) At any time. (d) Repaid at any time. (f) 6%; may be added to principal if not paid when due. (g) Yes. (h) No.
13. (a) Naval or submarine service and aerial navigation; restrictions by rider in policy; rider provides for return of premiums in event of death as a result of engaging in military service outside the boundaries of the continental United States. (b) None. (c) None. (d) Yes; none; disability restored upon evidence of good health. (e) Yes. (f) No provision.
14. (a) Yes. (b) Extended insurance; premium loans available if requested; (c) Two.
15. (a) Yes. (b) Yes; not to exceed 6%. (c) Yes.
16. (a) No. (b) No. (c) Yes. (d) No.
17. No limit.
18. (a) At any time. (b) Yes. (c) Not to exceed 6%.
19. (a) None, except military and naval service. (b) None. (c) One year. (d) Net reserve.
20. (a) No. (b) Yes. (c) Yes. (d) Yes, unless otherwise provided by special endorsement. (f) Yes. (g) No. (h) No.
21. No limit.
22. (a) Yes, after two years. (b) Three months. (c) Two. (d) Mod. prel. term, American 3 1/2%. (e) Not to exceed 2 1/2% sum insured. (f) Yes.
23. (a) No. (b) No. (c) No.
24. (b) For cash values. (c) Within two months.
25. (b) For cash values. (c) Within three months after default.

FARMERS AND BANKERS LIFE INSURANCE COMPANY,

Wichita, Kan.

Began business in 1911; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$31.23 annually per \$1,000 at age 35.

1. (a) Yes; any riders which may be attached are made a part of the contract. (b) Yes. (c) Representations. (d) No. (e) Yes.

2. Premium loan.

3. At will.

4. No provision; practice, yes.

5. Immediately upon receipt of satisfactory proofs.

6. (a) Yes. (b) Yes. (c) Yes. (d) No. (e) Yes. (f) Yes.

7. (a) Yes, any accident. (b) Yes. (c) Yes.

10. One month; no interest.

11. (a) After one year. (b) Yes.

12. (a) Twentieth. (b) Three. (c) May defer sixty days. (d) Repaid at any time. (f) 6%; in advance to end of policy year. (g) Yes. (h) Yes.

13. (a) No. (b) Thirty-one days. (c) Yes; yes; yes; annually during service; yes; yes; within one year after termination of war. (d) Yes; yes; no provision. (e) No; six months. (f) Return of regular premiums paid.

14. (a) Yes. (b) Premium loans. (c) Three.

15. (a) Yes; yes. (b) Yes; 6%. (c) No.

16. (a) No. (b) No. (c) Yes. (d) No. (e) Yes.

17. One year.

18. (a) At any time, at company's option. (h) Yes, or reinstated. (c) 5% compounded annually.

19. (a) None, after one year, except military and naval service. (b) One year. (c) One year. (d) Premiums received.

20. (a) No. (b) Yes. (c) Yes. (d) No, unless insured so directs. (f) No. (h) No.

21. Three years.

22. (a) Yes, after three years. (b) Thirty days. (c) Three. (d) Mod. prel. term, American 3 1/4%. (e) Not stated. (f) Yes.

23. (a) No. (b) No. (c) No.

24. (b) No. (c) No.

25. (b) No. (c) No. (d) No.

PARSONS AND TRAVERS LIFE INSURANCE CO.

Syracuse, N. Y.

Began business July 7, 1914; stock company; issues non-participating policies only:

Twenty-payment life non-participating policy, costing \$56.46 annually per \$2,000 at age 35.

1. (a) Made a part, not attached. (b) No. (c) Representations. (d) Not after first year. (e) Yes.
2. Paid-up insurance.
3. Must reserve right.
4. Yes.
5. Upon receipt of due proof.
6. (a) Yes. (b) No. (c) No. (d) No payments when living, hence no deductions. (e) No. (f) 41c per \$1,000 age 35.
9. No provision.
10. Thirty-one days; without interest.
11. One year from date. (b) No.
12. (a) Thirteenth year. (b) Three. (c) May defer ninety days, unless it is to be applied solely for payment of premium. (d) Repaid at any time. (f) 6%; no. (g) Yes. (h) Yes.
13. "The incontestability provision in this policy is hereby modified by adding thereto the following: If the death of the insured shall occur while, or as a result of, being engaged in military or naval service outside of the continental limits of the United States in time of war, the sum payable under this policy shall be the amount of premiums paid by the insured, together with interest on same at the rate of 6% per annum; it being agreed that such provision be rescinded three years after the date on which peace is next established between the United States and all foreign powers."
14. (a) Yes, except premium loans. (b) Paid-up insurance. (c) Three.
15. No provision.
16. (a) No. (b) No. (c) Yes. (d) No.
17. No limit.
18. (a) At any time. (b) Yes. (c) 6%.
19. (a) Occupation, one year, see 18. (b) None. (c) One year. (d) Premiums paid.
20. (a) No. (b) Yes. (c) Yes. (d) Yes. (f) Yes. (g) Draws 3 1/2% interest. (h) No.
21. No limit.
22. (a) Yes, after three years. (b) Grace, except for extended insurance ninety days. (c) Three. (d) Select and ultimate; American 3 1/2%. (e) 1% of sum insured at end of third year, and decreasing annually until end of thirteenth year; thereafter full reserve. (f) No.
23. (a) No. (b) No. (c) Yes.
24. (b) Yes. (c) No.
25. (b) Yes. (c) No.

The regular ordinary and twenty-payment life policies of this company are issued in units of \$2,000 on account of the low rate charged. Premium payments are restricted to annual and semi-annual.

10. FARMERS' LIFE INSURANCE COMPANY.

1183167-10.
Denver, Colo.

Began business October 1, 1913; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$25.47, annually pays \$1,000 at age 25.

1. (a) Yes. (b) Yes. (c) Yes. (d) Not after first year. (e) Yes.
2. Premium loan.
3. At will.
4. No provision.
5. Upon receipt of due proof.
6. (a) Yes. (c) No. (f) No.
7. (a) Yes. (b) Yes. (c) Yes. (d) Yes.
10. Thirty-one days; 6%.
11. (a) One year from date. (b) None.
12. (a) Twentieth. (b) Three. (c) May defer three months. (d) Repaid at any time. (f) 6% in advance, or added to principal. (g) Yes. (h) Yes.
13. (a) Yes. (b) Premium loans. (c) Three.
15. (a) Yes. (b) Yes. 6%. (c) Yes.
16. (a) No. (b) No. (c) Yes. (d) No.
17. No limit.
18. (a) Within three years. (b) Yes, or reinstated. (c) 6%.
19. (a) None. (b) None. (c) One year. (d) Nothing.
20. (a) No. (b) Yes. (c) Yes. (d) Yes, unless otherwise specified by insured. (f) Yes. (g) Draws 4% interest. (h) No.
21. No limit.
22. (a) Yes, after three years, except cash value. (b) Thirty days. (c) Three. (d) Full term, American 4%. (e) No. (f) No.
23. (a) May defer three months. (b) No. (c) No.
24. (b) No. (c) No.
25. (b) No. (c) No.

* Not stated in policy.

† This company having ignored our repeated requests for current information, this analysis is reprinted from our 1917 edition, the numbers of questions only being changed.

FARMERS NATIONAL LIFE INSURANCE CO. OF AMERICA,

Huntington, Ind. Executive Offices, Chicago, Ill.

Began business March 6, 1918; stock company; issues annual dividend and non-participating policies

Twenty-payment life non-participating policy, costing \$30.73 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. Yes.

5. Immediately upon receipt of due proofs.

6. (a) Yes. (b) Yes. (c) No. (d) No. (e) Yes (f) *

9. (a) Any accident. (b) Yes, \$1.50 per \$1,000 (c) Yes.

10. Thirty-one days; 5%.

11. (a) One year from date. (b) Yes.

12. (a) Twentieth. (b) Three. (c) At any time (d) Repaid at any time. (f) 6%; yes. (g) Yes. (h) Yes.

13. In the event of death because of military or naval service outside of U. S.; or in case of invasion in U. S., company's liability limited to reserve or return of premium with interest at 6% per annum, depending on form of service.

14. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

15. No provision.

16. (a) No. (b) No. (c) Yes. (d) No.

17. No limit.

18. (a) At any time. (b) Yes, or reinstated. (c) 5%.

19. (a) None, except military and naval service. (b) Violation of law, one year. (c) One year. (d) Premiums paid.

20. (a) No. (b) Yes. (c) Yes. (d) Not unless insured gives right. (f) No. (h) No.

21. No limit.

22. (a) Yes, after three years. (b) Thirty-one days. (c) Three. (d) Mod. prel. term, American 3½%. (e) Not to exceed 2½% of sum insured, (f) No.

23. (a) No. (b) No. (c) No.

24. (b) No. (c) No.

25. (b) No. (c) No.

* Not stated in policy.

FEDERAL LIFE INSURANCE COMPANY.

Chicago, Ill.

Began business May 5, 1900; stock company; issues participating and non-participating policies.

Twenty-payment life participating policy, costing \$36.22 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first two years. (e) Yes.
2. Extended insurance or premium loan if requested.
3. At will.
4. No provision.
5. Upon receipt of due proof.
6. Will attach rider. (a) Yes. (b) No. (c) No. (i) No. (j) Yes. (k) In cash.
7. (a) Deferred for five years; annually thereafter. (b) Fifth. (c) No.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) Yes. (g) Yes. (h) Thirty days' notice required. (i) No. (j) No. (k) In cash.
9. Will include double indemnity in certain forms.
10. One month; no interest.
11. (a) After two years. (b) Yes.
12. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (e) Yes. (f) 6% in advance. (g) Yes. (h) Yes.
13. (a) Aviation and submarine; by permit. (b) Any time before engaging in service. (c) Yes; \$37.50 per \$1,000; same; same; annually during service; yes; yes; one year after war. (d) Yes; yes; no provision. (e) Active service. (f) Reserve.
14. (a) Yes. (b) Extended insurance or premium loan if requested. (c) Three.
15. (a) Yes. (b) Yes, 5%. (c) Insured and beneficiary.
16. (a) No. (b) No. (c) Yes. (d) Yes. (e) No.
17. No limit.
18. (a) At any time. (b) Yes. (c) 6%.
19. (a) None, except military and naval service. (b) Two years. (c) Two years. (d) Premiums received
20. (a) Yes. (b) Yes. (c) Yes. (d) No, unless insured so directs. (e) No. (f) Yes. (g) Yes. (h) Yes.
21. No limit.
22. (a) Yes, after three years. (b) One month. (c) Three. (d) Illinois Standard, American 3½%. (e) Not to exceed 1% face of policy, decreasing annually until end of thirteenth year. (f) Yes. (g) Yes. (h) Yes.
23. (a) No. (b) No. (c) No.
24. (a) No. (b) No. (c) No.
25. (a) No. (b) No. (c) No. (d) Yes.

**FEDERAL UNION LIFE INSURANCE COMPANY,
Cincinnati, O.**

Began business December 14, 1915; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$30.35 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Extended insurance; premium loan if requested.
3. Consent of company required.
4. Yes.
5. Immediately upon receipt of due proof.
6. (a) Yes. (b) No. (c) Yes. (d) Yes. (e) Yes. (f) Varies as to age and plan.
9. No provision.
10. Thirty-one days; no interest.
11. (a) One year from date. (b) Yes.
12. (a) Twentieth. (b) Three. (c) May defer six months. (d) Repaid at any time. (f) 6%; yes. (g) Yes. (h) Yes.
13. (a) Yes, aviation and submarine; permit. (b) Permission must be obtained. (c) Yes; outside United States 5% face of policy; annually during service; yes; yes; at the conclusion of the war. (d) Yes; no provision; no provision. (e) During service.
14. (a) Yes. (b) Extended insurance (premium loan if requested). (c) Three; two for premium loan
15. (a) Yes; yes. (b) Yes; 6%. (c) Yes.
16. (a) Yes. (b) No. (c) Yes. (d) *.
17. No limit.
18. (a) At any time. (b) Yes, or reinstated. (c) 6%.
19. (a) None, except military and naval service (b) None. (c) Two years. (d) Premiums paid.
20. (a) After age 70. (b) Yes. (c) Yes. (d) With consent of insured. (f) No. (h) No.
21. No limit.
22. (a) Yes, after three years, except cash value (b) Sixty days. (c) Three. (d) Mod. prel. term, American 3½%. (e) *. (f) Yes.
23. (a) Yes, six months. (b) No. (c) No.
24. (b) No. (c) No.
25. (b) No. (c) No.

*** Not stated in policy.**

Policy provides that the premium may be reduced as often as the directors may elect, and such reduction once made shall be permanent. In lieu of such reduction, the value thereof may be applied to purchase paid-up additional insurance or to reduce the number of premiums payable under the initial terms of the policy.

FIDELITY MUTUAL LIFE INSURANCE COMPANY,
Philadelphia, Pa.

Began business January 1, 1879; mutual; issues annual dividend policies only.

Twenty-payment life annual dividend policy, costing \$37.51 annually per \$1,000 at age 35, includes extra premium for disability.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after second year. (e) Yes.
 2. Extended insurance.
 3. Must reserve right.
 4. No provision; practice of company.
 5. Upon receipt of due proof.
 6. (a) Yes. (b) Yes. (c) Yes. (d) No. (e) Yes. (f) \$2.22.
 7. (a) Annual. (b) First. (c) Second year's premium only.
 8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) On any anniversary. (i) Yes. (j) No. (k) To purchase paid-up additions.
 9. No provision.
 10. Thirty-one days; no interest.
 11. (a) Two years from date. (b) No, except military or naval service.
 12. (a) Twentieth. (b) Three. (c) May defer ninety days, except for payment of premiums. (d) Repaid at any time. (e) Yes. (f) 6%; no. (g) Yes. (h) No.
 13. (a) No. (b) Within thirty-one days after entering service. (c) Free permit for military service within United States; annual extra premium to be fixed by company required for naval or foreign military service; one month's grace; balance not required to cover the extra risk to be refunded within one year after end of war. (d) Yes; no provision; no provision. (e) One year after war. (f) Premiums.
 14. (a) Yes, except prem. loans. (b) Extended insurance. (c) Three.
 15. No provision.
 16. (a) No. (b) No. (c) *. (d) Yes. (e) No.
 17. No limit.
 18. (a) At any time. (b) Yes, or reinstated. (c) 6%.
 19. (a) No. (b) No. (c) Two years. (d) Premiums paid.
 20. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (e) Yes. (f) Yes. (g) 3% guaranteed; 4½% in 1918. (h) No.
 21. No limit.
 22. (a) Yes, after three years, except cash value. (b) Three months. (c) Three. (d) Select and ultimate, American 3½%. (e) Not to exceed 2½% of sum insured. (f) Yes. (g) Yes. (h) Yes.
 23. (a) Yes, ninety days. (b) No. (c) No.
 24. (a) No. (b) No. (c) No.
 25. (a) Yes. (b) Yes. (c) No. (d) Yes.
- * Not stated in policy.

FIDELITY RESERVE COMPANY,

North Platte, Neb.

Began business April 1, 1913; issues participating (deferred dividend) policies, which include health and accident insurance.

Twenty-payment life, twenty year deferred dividend policy, costing \$33.68 annually per \$1,000 at age 35.

1. (a) Yes. (b) No. (c) Warranties. (d) Not after two years. (e) Yes.
2. Premium loan.
3. No provision.
4. No.
5. Surrender of policy and receipt of due and satisfactory proof.
6. Will attach health and accident rider. (a) No. (b) No. (c) Yes. (d) Yes. (e) See No. 13. (f) Yes; varies as to age and plan.
7. (a) Deferred. (b) Twentieth. (c) Twenty-year deferred dividend policy.
8. Mortuary dividend allowed after five years (see No. 7 c).
9. No provision.
10. Thirty days; 6%.
11. (a) After two years. (b) Yes.
12. (a) Twenty years. (b) Three. (c) At any time. (d) Yes. (f) Not to exceed 6%; in advance. (g) Yes. (h) Yes.
13. (a) Military or naval service in time of war shall cause this policy to stand suspended until reinstated as provided by the rules of the company.
14. (a) Yes. (b) Premium loan. (c) Three.
15. (a) Yes; no. (b) No. (c) Yes.
16. (a) Yes. (b) No. (c) Yes. (d) No.
17. No limit.
18. (a) At any time, except for accident benefits. (b) Yes. (c) 6%.
19. (a) None, except military and naval service. (b) None. (c) Yes; one year. (d) Net premiums paid.
20. (a) No. (b) Yes. (c) No. (d) Yes. (f) No provision. (h) No provision.
21. No limit.
22. (a) Yes, after three years, except cash value. (b) Thirty days. (c) Three. (d) Full prel. term, American 4%. (e) *. (f) No.
23. (a) No. (b) No. (c) No.
24. (a) *. (b) *. (c) *.
25. (a) *. (b) *. (c) *. (d) *.

* Not stated in policy.

FIRST NATIONAL LIFE INSURANCE COMPANY,
Pierre, South Dakota.

Began business June 1, 1900; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$29.98 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Extended insurance.
3. Must reserve right.
4. No provision.
5. Upon receipt of due proof.
6. (a) Yes. (b) Yes. (c) Yes. (d) No. (e) Yes. (f) Varies as to age and plan.
9. (a) Any accident. (b) \$1.50. (c) Yes.
10. One month; no interest.
11. (a) One year from date. (b) Yes.
12. (a) Twentieth. (b) Three. (c) May defer sixty days. (d) Repaid at any time. (f) 6%; yes, or added to principal. (g) Yes. (h) Yes.
13. (a) Submarine and aviation by terms of permit. (b) Thirty days. (c) \$10 in United States, \$50 additional outside during war; yes; yes; one year after the war closes. (d) Yes; yes; yes, on proof of good health.
14. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.
15. No provision.
16. (a) No. (b) No. (c) No. (d) No.
17. No limit.
18. (a) At any time. (b) Yes, or reinstated. (c) 6%.
19. (a) None, except military and naval service. (b) No. (c) One year. (d) Premiums paid.
20. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (f) Yes. (g) Draws 3½%. (h) No.
21. No limit.
22. (a) Yes, after three years, except cash value. (b) Thirty days. (c) Three years. (d) Mod. prel. term, American 3½%. (e) Not to exceed 2½% sum insured. (f) Yes.
23. Yes, sixty days. (b) No. (c) No.
24. (b) No. (c) No. (d) No.
25. (b) No. (c) No. (d) No. (e) No.

†FIRST TEXAS PRUDENTIAL INSURANCE CO.,

Galveston, Texas. :

Began business March 26, 1910; stock company; issues industrial and ordinary non-participating policies.

Twenty-payment life non-participating (monthly premium) policy, costing \$32.13 annually per \$1,000 at age 35.

1. (a) No. (b) Yes. (c) Representations. (d) Not after first two years. (e) Yes.

2. Paid-up insurance.

3. At will.

4. Yes.

5. Immediately upon receipt of due proof of death and of interest of claimant.

6. No provision.

9. †

10. One month; no interest.

11. (a) Two years from date. (b) None.

12. (a) Ninth. (b) Three. (c) Six months. (d) Repaid at any time. (f) 5%; in advance. (g) Yes. (h) Yes.

18. †

14. (a) Yes. (b) Paid-up insurance. (c) Three.

15. (a) Yes. (b) 5%; yes. (c) Yes.

16. (a) Yes. (b) Yes. (c) Yes. (d) No.

17. No limit.

18. (a) At any time. (b) Yes. (c) 5%.

19. (a) None. (b) None. (c) Two years. (d) Premiums received.

20. (a) No. (b) Yes. (c) No. (d) Yes. (f) No. (h) No.

21. Two years.

22. (a) Yes, after three years, except cash value. (b) No. limit. (c) Three. (d) American 3½%. (e) * (f) No.

23. (a) Six months. (b) Yes. (c) Yes, after ninth year.

24. (b) No. (c) No.

25. (b) No. (c) No.

*** Not stated in policy.**

† This company having ignored our repeated requests for current information, this analysis is reprinted from our 1917 edition, the numbers of questions only being changed.

FOREST CITY LIFE INSURANCE COMPANY,

Rockford, Ill.

Began business as a legal reserve company March 7, 1911; stock company; issues both annual dividend and non-participating policies.

Twenty-payment life annual dividend policy, costing \$34.81 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance, unless premium loan selected.

3. At will.

4. Yes.

5. Immediately upon receipt of satisfactory proof.

6. No provision.

7. (a) Annual. (b) First. (c) For second year only.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) Yes. (i) Yes. (k) In cash.

9. No provision.

10. One month; 6%.

11. (a) One year from date. (b) Yes.

12. (a) Twentieth. (b) Two. (c) May defer three months. (d) Repaid at any time. (e) Yes. (f) 6%; no. (g) Yes. (h) Yes.

13. (a) No. (b) One month. (c) Yes; yes; yes: annually during service first five years of policy; yes; yes; one year after end of war. (d) No provision. (e) No; six months. (f) Premiums paid exclusive of war premiums.

14. (a) Yes. (b) Extended insurance, unless premium loans requested. (c) Two.

15. (a) Yes; yes. (b) Yes; 6%. (c) Yes.

16. (a) No. (b) No. (c) Yes. (d) Yes, for part of first annual premium. (e) No.

17. No limit.

18. (a) Five years. (b) Yes. (c) 6%.

19. (a) None, except military and naval service. (b) No. (c) One year. (d) Premiums paid.

20. (a) No. (b) Yes. (c) Yes. (d) Depends on instructions given by insured. (e) Yes. (f) No. (h) No.

21. Three years.

22. (a) Yes, after two years. (b) Days of grace. (c) Two. (d) Mod. prel. term, American $3\frac{1}{2}\%$. (e) None. (f) Yes. (g) Yes. (h) Yes.

23. (a) Yes; three months. (b) No. (c) No.

24. (a) No. (b) No. (c) No.

25. (a) Yes. (b) No. (c) No. (d) Yes.

FORT WORTH LIFE INSURANCE COMPANY,
Fort Worth, Texas.

Began business May 14, 1906; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$30.45 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes; law so provides. (c) Representations. (d) Not after first year (e) Yes.

2. Premium loan.

3. At will.

4. No provision.

5. Immediately upon receipt of due proof.

6. (Will attach rider.) (a) Yes. (b) No. (c) No. (d) No. (e) Yes. (f) No provision.

9. (Will attach rider.) (a) Yes. (b) Yes. (c) Yes.

10. One month; 6%.

11. (a) After one year. (b) No.

12. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (f) 6%; yes. (g) Yes. (h) Yes.

13. (a) Yes, aviation, submarine or munition worker; (b) Thirty-one days. (c) Yes; none; yes; annually during service; yes; yes; one year after termination of war. (d) Yes; yes; no provision. (e) Result of service. (f) Reserve.

14. (a) Yes. (b) Premium loan. (c) Three.

15. (a) Yes. (b) Yes; 6%. (c) Yes.

16. (a) No. (b) No. (c) *. (d) Yes.

17. No limit.

18. (a) Within three years. (b) Yes, or reinstated. (c) 6%.

19. (a) Yes. (b) yes, in war. (c) One year. (d) Premium received.

20. (a) No. (b) Yes. (c) Yes.* (d) No, unless insured so directs. (e) No. (f) No. (h) No.

21. No limit.

22. (a) Yes, after three years. (b) Grace. (c) Three. (d) Mod. prel. term, American $3\frac{1}{2}\%$. (e) *. (f) No.

23. (a) No. (b) No. (c) No.

24. (b) No. (c) No.

25. (b) No. (c) No.

* Not stated in policy.

Note.—Policy contains a special clause providing for "Loan Insurance."

FRANKLIN LIFE INSURANCE COMPANY,

Springfield, Ill.

Began business July 23, 1884; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$30.92 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Extended insurance.
3. At will.
4. No provision.
5. Upon receipt of due proof.
6. Will attach rider. (a) Yes. (b) No. (c) No. (e) Yes. (f) No.
9. No provision.
10. One month; no interest.
11. (a) After one year. (b) None.
12. (a) Twentieth. (b) Two. (c) May defer three months, unless used for the purpose of paying premiums. (d) Repaid at any time. (f) 6%; in advance. (g) Yes. (h) Yes, or endorsed and returned to insured.
13. (a) No. (b) One month. (c) \$37.50 per \$1,000; same; same; covers first year only, amount thereafter during service within first ten years of policy*; yes; yes; one year after war. (d) Yes; no provision; yes; evidence of insurability. (f) Reserve.
14. (a) Yes, except premium loan. (b) Extended insurance. (c) Two.
15. No provision.
16. (a) No. (b) No. (c) *. (d) No provision.
17. No limit.
18. (a) At any time. (b) Yes, or reinstated. (c) 5%.
19. (a) None, except military and naval service. (b) None. (c) One year. (d) Premiums paid.
20. (a) No. (b) Yes. (c) Yes. (d) No, unless insured so directs. (f) No. (h) No.
21. No limit.
22. (a) Yes, after two years. (b) Month of grace. (c) Two. (d) Mod. prel. term, American 3½%. (e) Not to exceed 2½% of sum insured. (f) Yes.
23. (a) Yes, three months. (b) No. (c) No.
24. (b) No. (c) No.
25. (b) No. (c) No.

* Not stated in policy.

†GEM CITY LIFE INSURANCE COMPANY,

Dayton, Ohio.

Began business March 15, 1912; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$31.23 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance, premium loan upon request.

3. At will.

4. No provision.

5. Immediately upon receipt of due proofs.

6. (a) Yes. (c) Yes. (f) 25 cents per \$1,000.

9. †

10. One month; no interest.

11. (a) One year from date. (b) No.

12. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (e) 5%; yes. (g) Yes. (h) Yes.

13. †

14. (a) Yes. (b) Extended insurance. (c) Three.

15. (a) Yes. (b) Yes, 5%. (c) Yes.

16. (a) No. (b) No. (c) Yes. (d) Yes.

17. No limit.

18. (a) At any time. (b) Yes, or reinstated. (c) 5%.

19. (a) No. (b) No. (c) One year. (d) Premiums paid.

20. (a) No. (b) Yes. (c) Yes. (d) Not unless insured gives right. (f) Yes. (g) Yes; draws 3½% interest. (h) No.

21. No limit.

22. (a) Yes, after three years. (b) One month. (c) Three. (d) Mod. prel. term, American 3½%. (e) *. (f) Yes.

23. (a) No. (b) No. (c) No.

24. (b) No. (c) No.

24. (b) No. (c) No.

*** Not stated in policy.**

† This company having ignored our repeated requests for current information, this analysis is reprinted from our 1917 edition, the numbers of questions only being changed.

GEORGE WASHINGTON LIFE INSURANCE CO.
Charleston, W. Va.

Began business May 1, 1906; stock company; issues annual dividend policies only.

Twenty-payment life special rate policy, costing \$31.59 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Premium loans.
3. Must reserve right.
4. No provision; in practice, yes.
5. Upon receipt of due proof.
6. Will attach rider. (a) Yes. (b) For ten years only. (c) Yes. (d) Yes. (e) Yes. (f) Premium varies according to age and plan of insurance.
7. (a) Annual. (b) Third. (c) No.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) No. (g) No. (h) On any anniversary. (i) No. (j) Yes. (k) Paid in cash.
9. No provision.
10. One month; 6%.
11. (a) One year from date. (b) No.
12. (a) Twentieth. (b) Two. (c) May defer ninety days. (d) Repaid at any time. (e) Yes. (f) 6% in advance, or added to principal. (g) Yes. (h) Yes; in practice company gives policyholder choice.
13. (a) No, by war clause endorsement. (b) One month. (c) In the United States nothing; outside United States at present \$100 per \$1,000; five years; yes; yes; within one year after termination of war. (d) Yes; yes; no. (e) No; twelve months. (f) Reserve at time of death.
14. (a) Yes. (b) Premium loans. (c) Two.
15. (a) Yes; yes. (b) Yes; 6%. (c) Yes.
16. (a) No. (b) No. (c) Yes. (d) *. (e) Yes.
17. No limit.
18. (a) Three years during continued temporary insurance. (b) Yes. (c) 6%.
19. (a) None, except military and naval service. (b) None. (c) One year. (d) Nothing.
20. (a) No. (b) Yes. (c) Yes. (d) Yes, unless otherwise specified by insured. (e) No. (f) No. (g) No. (h) No provision in policy.
21. No limit.
22. (a) Yes. (b) One month. (c) Two. (d) Mod. prel. term, American $3\frac{1}{2}\%$. (e) Not to exceed 1% of sum insured. (f) Yes. (g) Yes. (h) Yes.
23. (a) No. (b) No. (c) No.
24. (a) No. (b) No. (c) No.
25. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

†GERMAN MUTUAL LIFE INSURANCE COMPANY,

St. Louis, Mo.

Began business April 12, 1858; mutual; issues annual dividend policies only.

Twenty-payment life annual dividend policy, costing \$34.69 annually per \$1,000 at age 35.

1. (a) Made a part; not attached. (b) No. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. Must reserve right.

4. Yes.

5. Upon receipt of due proof.

6. No provision.

7. (a) Annual. (b) Second. (c) Yes.

8. (a) Yes (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) No. (g) No. (h) Yes. (i) *. (j) No. (k) To purchase paid-up additions.

9. †

10. Thirty-one days; no interest.

11. (a) After one year. (b) None.

12. (a) Fifteenth. (b) Three. (c) At any time. (d) Repaid at any time. (e) Yes. (f) Not to exceed 5½% in advance. (g) Yes. (h) Yes.

13. †

14. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

15. No provision.

16. (a) No. (b) No. (c) Yes. (d) No.

17. No limit.

18. (a) Five years, provided extension period has not expired. (b) Yes. (c) Not to exceed 5½%.

19. (a) One year. (b) None. (c) One year. (d) Double premium paid.

20. (a) No. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) No. (h) No.

21. No limit.

22. (a) Yes, after three years, except cash value. (b) Sixty days. (c) Three. (d) Net level, American 3½%. (e) 1% of sum insured until end of fifth policy year; thereafter charge will be decreased by one-tenth of 1% each policy year. At the end of fifteenth year entire reserve is available. (f) Yes. (g) No. (h) Yes.

23. (a) Thirty-one days. (b) No. (c) Yes.

24. (a) No. (b) No. (c) No.

25. (a) No. (b) Yes. (c) No. (d) Yes.

* Not stated in policy.

† This company having ignored our repeated requests for current information, this analysis is reprinted from our 1917 edition, the numbers of questions only being changed.

GIRARD LIFE INSURANCE COMPANY.

Philadelphia, Pa.

Began business January 22, 1909; stock company; issues quinquennial dividend policies only; policies issued prior to October 1, 1910, provided for dividends at the end of five years and annually thereafter.

Twenty-payment life (premium reduction) participating policy, costing \$37.99 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Paid-up insurance.
3. Must reserve right.
4. No provision.
5. Upon receipt of due proof.
6. (a) Yes. (b) Yes. (c) No. (d) No. (e) Yes.
- (f) Varies as to age and plan.
7. (a) Quinquennial. (b) Fifth. (c) No.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No.
- (f) No. (g) No. (h) Yes. (i) No. (j) No. (k) In cash.
9. No provision.
10. Thirty-one days; 5%.
11. (a) One year from date. (b) Yes.
12. (a) Twentieth. (b) Three. (c) May defer thirty days. (d) Repaid at any time. (e) Yes.
- (f) 5%; yes. (g) Yes. (h) Yes.
13. (a) No. (b) Thirty-one days. (c) Yes; amount not stated; within first five years; same; same; yes; yes; within one year after conclusion of war. (d) Yes; no provision; yes, on evidence of insurability. (e) No; six months. (f) Reserve value.
14. (a) Yes, except premium loans. (b) Paid-up insurance. (c) Three.
15. No provision.
16. (a) No. (b) No. (c) Yes. (d) No. (e) No.
17. No limit.
18. (a) Within three years. (b) Yes. (c) 5%.
19. (a) None, except military and naval service. (b) No. (c) One year. (d) Nothing.
20. (a) No. (b) Yes. (c) Yes. (d) Yes, if insured so directs. (e) Yes. (f) No. (h) No.
21. No limit.
22. (a) Yes, after three years. (b) Two months. (c) Three. (d) Mod. prel. term, American 3½% (e) *. (f) No. (g) Yes. (h) Yes.
23. (a) No. (b) No. (c) No.
24. (a) No. (b) No. (c) No.
25. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

† **GLOBE LIFE INSURANCE COMPANY,**

Salina, Kan.

Began business August 14, 1916; stock company; issues annual dividend policies only.

Twenty-payment life annual dividend policy, costing \$36.10 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Premium loan.

3. At will.

4. Yes.

5. Upon receipt and approval of proofs.

6. (a) Yes. (c) No. (f) 25 cents per \$1,000.

7. (a) Annual. (b) Second. (c) Yes.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) No. (g) No. (h) Yes. (i) Yes. (j) No. (k) Left to accumulate.

9. †

10. Thirty days; 6%.

11. (a) One year. (b) No.

12. (a) Twentieth. (b) Three. (e) Any time. (d) *. (e) Yes. (f) 5%; yes. (g) Yes. (h) Yes.

13. †

14. (a) Yes. (b) Premium loans. (c) Three.

15. (a) Yes. (b) Yes: 5%. (c) Yes.

16. (a) No. (b) No. (c) Yes. (d) No. (e) No.

17. No limit.

18. (a) Any time. (b) Yes. (c) 6%.

19. (a) No. (b) One year. (c) One year. (d) Premium paid.

20. (a) No. (b) Yes. (c) Yes. (d) No. (e) No. (f) No. (h) No.

21. No limit.

22. (a) Yes, after three years, except cash value. (b) Any time. (c) Three. (d) Mod. prel. term, American 3½%. (e) 10% first year, decreasing to 1% tenth year (f) No. (g) Yes. (h) Yes.

23. (a) No. (b) No. (c) No.

24. (a) No. (b) No. (c) Yes.

25. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

† This company having ignored our repeated requests for current information, this analysis is reprinted from our 1917 edition, the numbers of questions only being changed.

GRANGE LIFE ASSURANCE ASSOCIATION.

Lansing, Mich.

Began business March 22, 1915; stock company; issues non-participating policies only.

**Twenty-payment life non-participating policy, en-
dowing at 85, costing \$30.86 annually per \$1,000 at
age 35, including disability premium.**

1. (a) Yes. (b) Yes. (c) Representations. (d)
Not after second year. (e) Yes.

2. Extended insurance.

3. Must reserve right.

4. No provision.

5. Immediately upon receipt of due proofs.

6. (a) No. (b) Yes. (c) No. (d) No. (e) Yes.
(f) \$1.75.

7. No provision.

8. Thirty-one days; no interest.

9. (a) Two years from date. (b) Except for mili-
tary, naval service or work or service in actual war-
fare during two years from date of issue.

10. (a) Twentieth. (b) Three. (c) May defer
three months. (d) Repaid at any time. (f) 6%;
yes, or added to principal. (g) Yes. (h) Yes.

11. (a) Aviation and submarine; permit. (b) Im-
mediately. (c) Yes; none; \$100 per \$1,000; during
service; yes; yes; at end of war. (d) Yes; no pro-
vision. (e) No; six months. (f) Reserve.

12. (a) Yes, except premium loans. (b) Extended
insurance. (c) Three.

13. No provision.

14. (a) No. (b) No. (c) Yes. (d) No practice.

15. No limit.

16. (a) At any time if extended insurance has not
expired or cash value been paid. (b) Yes, or re-
instated. (c) 6%.

17. (a) None, except civilian service in connection
with actual warfare within two years. (b) No. (c)
One year. (d) Premiums paid.

18. (a) No. (b) Yes. (c) Yes. (d) Not unless
insured gives right. (f) Yes. (g) Yes; draws 3½%
instated. (c) 6%.

19. No limit.

20. (a) Yes, after three years, except cash value.
(b) One month. (c) Three. (d) Mod. prel. term,
American 3½%. (e) *. (f) Yes.

21. (a) Yes, three months. (b) No. (c) No.

22. (b) No. (c) No.

23. (b) No. (c) No.

* Not stated in policy.

GREAT AMERICAN LIFE INSURANCE COMPANY

Hutchinson, Kan.

Began business in September, 1917; stock company issues participating and non-participating insurance

Twenty-payment life non-participating policy, costing \$30.90 annually per \$1,000 at age 25.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after one year. (e) Yes.
2. Extended insurance.
3. Must reserve right.
4. No provision; practice, yes.
5. Immediately upon receipt of due proof.
6. Rider attached. (a) Yes. (b) Yes. (c) No.
- (d) No. (e) Yes. (f) Yes, varies as to age and plan.
9. Rider attached. (a) Any accident. (b) \$2.
- (c) Yes.
10. Thirty days; without interest.
11. After one year; yes.
12. (a) Twentieth. (b) Three. (c) At any time.
- (d) Yes. (f) 6%; in advance. (g) Yes. (h) Yes.
13. (a) No. (b) *. (c) Yes; yes; yes; during service; *. (d) Yes; yes; no provision. (e) Result of service. (f) Reserve.
14. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.
15. No provision.
16. (a) No. (b) No. (c) Yes. (d) No.
17. No limit.
18. (a) At any time. (b) Yes, or reinstated. (c) 5%.
19. (a) None, except military and naval service.
- (b) None. (c) One year. (d) Premiums paid.
20. (a) Yes. (b) Yes. (c) Yes. (d) Yes, unless otherwise specified by insured. (f) No provision.
- (h) No provision.
21. No limit.
22. (a) Yes, after three years, except cash value.
- (b) Cash value 90 days paid-up insurance six months.
- (c) Three. (d) Full prel. term, American 3½%. (e) Not to exceed 2½% of sum insured. (f) Yes.
23. (a) No. (b) No. (c) No.
24. (b) No. (c) Yes, within six months.
25. (b) No. (c) No.

*** Not stated in policy.**

GREAT NORTHERN LIFE INSURANCE CO.,

Grand Forks, N. D.

Began business September 20, 1910; stock company; issues participating and non-participating policies.

Twenty-payment life, annual preferred dividend policy, costing \$38.34 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) No (e) Only if understated.
2. Extended insurance.
3. Must reserve right.
4. No provision; practice, yes.
5. Upon receipt of due proof.
6. See note. (a) Yes. (b) No. (c) No. (e) Yes.
- (f) No.
7. (a) Annual. (b) Second. (c) No.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No.
- (f) No. (g) No. (h) Yes. (i) No. (j) No. (k) In cash.
9. No provision.
10. One month; 6%.
11. (a) From date of issue. (b) Yes.
12. (a) Twentieth. (b) Three. (c) May defer six months. (d) Repaid at any time. (e) No. (f) 6%; yes, or added to principal. (g) Yes. (h) No.
13. (a) No. (b) Thirty days. (c) Yes; \$37.50 per \$1,000; subject to change; yes; yes; annually during service; yes; yes; one year after end of war. (d) Yes; no provision; no provision. (f) Reserve.
14. (a) Yes, except premiums loans. (b) Extended insurance. (c) Three.
15. No provision.
16. (a) No. (b) No. (c) Yes. (d) Yes. (e) No.
17. No limit.
18. (a) Within three years. (b) Yes. (c) 6%.
19. (a) Not after one year, except military and naval service. (b) No. (c) One year. (d) Nothing.
20. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (e) No. (f) Yes. (g) Draws $3\frac{1}{2}\%$ interest. (h) No.
21. No limit.
22. (a) Yes, after three years, except cash value. (b) One month. (c) Three. (d) Mod. prel. term, American $3\frac{1}{2}\%$. (e) Not to exceed $2\frac{1}{2}\%$ of sum insured. (f) No. (g) No. (h) No.
23. (a) Yes; six months. (b) No. (c) No.
24. (a) No. (b) No. (c) No.
25. (a) No. (b) No. (c) No. (d) Yes.

Note.—Special clause providing for payment in instalments issued on request, for additional charge.

GREAT NORTHERN LIFE INSURANCE CO.

Wausau, Wis.

Began business May 7, 1909; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$30.94 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Extended or premium loans if requested.
3. At will.
4. No provision; practice, yes.
5. Upon receipt of due proof.
6. Will attach rider. (a) Yes. (b) Yes. (c) Yes. (d) No. (e) Yes. (f) Varies according to age and plan.
9. No provision.
10. One month; no interest.
11. (a) After one year. (b) None.
12. (a) Twentieth. (b) Three. (c) May defer ninety days, except when used for paying premiums. (d) Repaid at any time. (f) 5%; in advance. (g) Yes. (h) No.
13. (a) No. (b) No. (c) Yes; none; 10% of face of policy; during service; yes; yes; within one year after termination of war. (d) Yes; no provision.
14. (a) Yes. (b) Extended insurance or premium loans. (c) Three.
15. (a) Yes, under automatic premium loan. (b) Yes; 5%. (c) Yes.
16. (a) No. (b) No. (c) Yes. (d) No.
17. No limit.
18. (a) At any time. (b) Yes. (c) 5%.
19. (a) None, except military and naval service. (b) None. (c) One year. (d) Premiums paid.
20. (a) Yes. (b) Yes. (c) Yes. (d) Yes, unless otherwise specified by insured. (e) No. (f) No. (h) No.
21. No limit.
22. (a) Yes, after three years, except cash value. (b) Month of grace (c) Three. (d) Mod. prel. term, American $3\frac{1}{2}\%$. (e) *. (f) Yes.
23. (a) Yes, ninety days. (b) No. (c) Yes.
24. (b) No. (c) No.
25. (b) No. (c) No.

*** Not stated in policy.**

GREAT REPUBLIC LIFE INSURANCE COMPANY.

Los Angeles, Cal.

Began business February 7, 1913; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$30.86 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision.

5. Immediately upon receipt of due proof.

6. (a) Yes, alternative with (c). (b) No. (c) Yes, alternative with (a). (d) Yes. (e) No. (f) Fifty cents per \$1,000.

9. (a) Any accident except suicide. (b) \$2.00 per \$1,000. (c) No.

10. Thirty-one days: no interest.

11. (a) One year from date. (b) No.

12. (a) Twentieth. (b) Two. (c) At any time. (d) Repaid at any time. (f) 5%; yes. (g) Yes. (h) Yes.

13. (a) None. (b) No provision. (c) Not specified. (d) No. (e) Only in active service. (f) Legal reserve.

14. (a) Yes, except premium loans. (b) Extended insurance. (c) Two.

15. No provision.

16. (a) No. (b) No. (c) Yes. (d) *.

17. Five years.

18. (a) At any time. (b) Yes, or reinstated. (c) 5%.

19. (a) None, except military and naval service. (b) None. (c) One year. (d) Premiums paid.

20. No provision.

21. Five years.

22. (a) Yes. (b) One month. (c) Two. (d) Mod. prel. term, American $3\frac{1}{2}\%$. (e) *. (f) No.

23. (a) No. (b) No. (c) No.

24. (b) No. (c) No.

25. (b) No. (c) No.

* Not stated in policy.

Note.—Policy contains a special clause providing for "Loan Insurance."

GREAT SOUTHERN LIFE INSURANCE COMPANY
Birmingham, Ala.

Began business April 28, 1906; stock company; issues guaranteed dividend and non-participating policies.

Twenty-payment premium endowment non-participating policy, costing \$36.99 annually per \$1,000 at age 35.

1. (a) Made a part; not attached. (b) No. (c) Warranties. (d) Yes. (e) Yes.
2. Extended insurance.
3. At will.
4. No provision; practice, yes.
5. Immediately upon receipt and approval.
6. (a) No. (b) No. (c) Yes. (d) Yes. (e) Yes (f) No.
9. No provision.
10. Thirty days; no interest.
11. (a) After one year. (b) Yes.
12. (a) Twentieth. (b) Two. (c) At any time (d) Yes (f) Not to exceed 6%; in advance. (g) Yes. (h) Yes.
13. (a) Yes; aviation and submarine; permit. (b) No provision. (c) Yes; no; yes; annually during service; yes; yes; two years after end of war. (d) Yes; no provision; no provision. (e) Active service (f) Reserve.
14. (a) Yes. (b) Extended insurance. (c) Two.
15. No provision.
16. (a) No. (b) No. (c) Yes. (d) No. (e) No.
17. No limit.
18. (a) At any time. (b) Yes. (c) 6%.
19. (a) None after one year, except military and naval service. (b) One year. (c) One year. (d) Premiums paid.
20. (a) Yes. (b) Yes. (c) No. (d) Yes, unless otherwise directed by insured. (f) No. (h) No.
21. No limit.
22. (a) Yes, after two years, except cash value (b) Three months. (c) Two. (d) Full prel. term American $3\frac{1}{2}\%$. (e) *.
23. No regular clause providing for cash value during premium paying period.
24. (b) No. (c) Yes, within three months thereafter.
25. (b) No. (c) No.

* Not stated in policy.

GREAT SOUTHERN LIFE INSURANCE CO.

Houston, Texas.

Began business November 1, 1909; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, cost ag \$31.06 annually per \$1,000 at age 35.

1. (a) No. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. Yes.

5. Immediately upon receipt of due proof.

6. (a) Yes. (b) No. (c) No. (e) Yes. (f) No.

9. No provision.

10. One month; no interest.

11. (a) After one year. (b) Yes.

12. (a) Twentieth. (b) Two. (c) May defer six months. (d) Repaid at any time. (f) 6%; in advance. (g) Yes. (h) No.

13. (a) Aeronautic and submarine service by permit. (b) No provision. (c) Yes; no; 10% face of policy; annually during service; yes; yes; one year after termination of war.

14. (a) Yes. (b) Extended insurance. (c) Two.

15. (a) *. (b) No provision. (c) Yes.

16. (a) No. (b) No. (c) No. (d) No provision.

17. No limit.

18. (a) At any time during continuance of paid-up or extended insurance. (b) No. (c) 6%.

19. (a) None, except military and naval service. (b) None. (c) Yes, one year. (d) Amount of premium paid.

20. (a) No. (b) Yes. (c) Yes. (d) No, unless insured so directs. (f) No. (h) No.

21. No limit.

22. (a) Yes, after two years, except cash value. (b) One month. (c) Two. (d) Mod. prel. term, American 3½%. (e) Not to exceed 1% amount insured. (f) Yes.

23. (a) Yes, six months (statutes so provide). (b) No. (c) No.

24. (b) No. (c) No.

25. (b) Yes. (c) No.

* Not stated in policy.

GUARDIAN LIFE INSURANCE COMPANY,

Madison, Wis.

Began business October 11, 1910; stock company issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$30.61 annually per \$1,000 at age 35. The tabular premium required for first year; 3% refund allowed on all renewal premiums.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after second year. (e) Yes.
2. Paid-up insurance.
3. Consent of company required.
4. Yes.
5. Upon receipt of due proof.
6. (a) Yes. (b) Will pay one-tenth of face of policy one year after acceptable proof of disability, and a like sum annually during continuance of disability and prior to maturity of policy, until ten such payments have been made. (c) Yes. (d) Yes. (e) Yes.
- (f) Twenty-six cents.
9. No provision.
10. Thirty days; no interest.
11. (a) After two years. (b) Yes.
12. (a) Twentieth. (b) Two. (c) Any time. (d) Repaid at any time. (f) 6%; yes. (g) Yes. (h) Yes.
13. (a) Aerial and submarine service. Terms of policy. (b) No provision. (c) \$37.50 per thousand: United States or foreign service; during service: yes; yes; one year after termination of war. (d) Yes; no double indemnity provision; yes; satisfactory evidence as to acceptability for disability benefit. (e) Yes. (f) Return of premiums.
14. (a) Yes. (b) Paid-up insurance. (c) Two.
15. (a) Yes; yes. (b) Yes; 6%. (c) Yes.
16. (a) No. (b) No. (c) Yes. (d) No.
17. No limit.
18. (a) At any time. (b) Yes, or reinstated.
- (c) 6%.
19. (a) None, except military and naval service. (b) None. (c) Two years. (d) Premiums paid.
20. (a) Yes. (b) Yes. (c) Yes. (d) No, unless insured so directs. (f) Yes. (g) Draws $3\frac{1}{2}\%$ interest. (h) No.
21. No limit.
22. (a) Yes, after two years, except cash value. (b) Two months. (c) Two. (d) Mod. prel. term. American $3\frac{1}{2}\%$. (e) None. (f) Yes.
23. (a) No provision. (b) No. (c) No.
24. (b) Yes. (c) Yes.
25. (b) Yes. (c) Yes.

* Not stated in policy.

**THE GUARDIAN LIFE INSURANCE COMPANY
OF AMERICA.**

New York, N. Y.

(Formerly the Germania Life of New York.)

Began business July 16, 1860; stock company;
issues annual dividend policies only.

Ordinary life annual dividend policy, costing \$29.33
annually per \$1,000 at age 35 (including extra pre-
mium covering disability benefits and double in-
demnity).

1. (a) Yes. (b) Yes. (c) Representations.
(d) Not after first year. (e) Yes.

2. Premium loan.

3. Must reserve right.

4. Yes.

5. Upon receipt of due proof.

6. (a) Yes. (b) Yes. (c) No. (d) No. (e) Mod-
ified. (f) Varies as to age and plan.

7. (a) Annually. (b) First. (c) Not after second
premium.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes.
(f) Yes. (g) Yes. (h) Yes. (i) Yes. (j) Yes. (k)
Paid-up additions.

9. (a) Any accident. (b) Varies. (c) Yes.

10. Not less than thirty days; no interest.

11. (a) After one year. (b) Yes.

12. (a) Tenth. (b) Two. (c) At any time. (d)
Yes. (e) Yes. (f) 5%; in advance. (g) Yes. (h) Yes.

13. Military or naval service in time of war dur-
ing first two years from date of issue of policy lim-
its company's liability during first such year to one-
tenth of face amount of policy; during second such
year to one-fifth of face amount of policy; upon re-
quest permit granted subject to payment of extra
premium.

14. (a) Yes. (b) Paid-up insurance unless pre-
mium loans have been requested before default. (c)
Two.

15. (a) Yes; yes. (b) Yes; 5%. (c) Yes.

16. (a) No. (b) No. (c) No. (d) No. (e) Yes.

17. No limit.

18. (a) At any time. (b) Yes, or reinstated.
(c) 5%.

19. (a) None, except military and naval service.
(b) None. (c) One year. (d) Reserve.

20. (a) No. (b) Yes. (c) Yes. (d) Yes. (e) Yes.
(f) Yes. (g) Yes. (h) No provision in practice; yes.

21. No limit.

22. (a) Yes, after two years. (b) Yes, except ex-
tended insurance within three months. (c) Two. (d)
Net level, American 3%. (e) 1.4% of sum insured
at end of the second year, decreasing annually
thereafter until the tenth year, thereafter entire re-
serve. (f) Yes. (g) Yes. (h) Yes.

23. (a) No. (b) No. (c) Yes.

24. (a) No. (b) Cash value. (c) No prov.;
practice, within two months after period of grace.

25. (a) Yes. (b) Yes. (c) No. (d) Yes.

GUARANTY LIFE INSURANCE COMPANY,

Davenport, Iowa.

Began business February 3, 1903; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$30.80 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision; in practice, yes.

5. Upon receipt of due proof.

6. (a) Yes. (b) Yes. (c) Yes. (d) No. (e) Yes. (f) Varies as to age and plan.

9. (a) Any accident. (b) \$2.00. (c) Yes.

10. One month; no interest.

11. (a) After one year. (b) Yes.

12. (a) After twentieth year. (b) Three. (c) At any time. (d) Repaid at any time. (f) Not to exceed 6%, in advance. (g) Yes. (h) Yes.

13. (a) Yes, terms of policy. (b) Thirty days. (c) Yes; none, excepting aviation and submarine; 10% face of policy; during service; yes; yes; ninety days after termination of war. (d) Yes; yes; no provision. (e) Result of service. (f) reserve.

14. (a) Yes, except premium loan. (b) Extended insurance. (c) One.

15. (a) Yes. (b) Yes, not to exceed 6%. (c) Yes.

16. (a) No. (b) No. (c) Yes. (d) No.

17. No limit.

18. (a) Five years. (b) Yes. (c) Not to exceed 6%.

19. (a) None, except military and naval service. (b) None. (c) One year. (d) Premiums paid.

20. (a) No. (b) Yes. (c) Yes. (d) Yes, unless otherwise provided by insured. (e) No. (f) Yes. (h) No.

21. No limit.

22. (a) Yes, after three years. (b) Three months. (c) Three. (d) Mod. prel. term, American 3½%. (e) Not to exceed 2½% of sum insured. (f) No.

23. (a) No. (b) No. (c) No.

24. (b) No. (c) No.

25. (b) No. (c) No. (d) Yes.

GULF COAST LIFE INSURANCE COMPANY,

Gulfport, Miss.

Began business April 22, 1912; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy providing for double indemnity in case of death from accidental means within ninety days of accident, costing \$33.43 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. Must reserve right.

4. No provision; practice, yes.

5. Immediately upon receipt of due proof.

6. (a) Yes. (b) No. (c) No. (e) Yes. (f) No.

9. (a) Any accident. (b) \$2 per \$1,000. (c) Yes.

10. Thirty-one days, no interest.

11. (a) After one year. (b) No.

12. (a) Not available even at end of 20th year. (b) Three. (c) Ninety days. (d) Repaid at any time. (f) 6%; no. (g) Yes. (h) Yes.

13. (a) Yes; aviation and submarine; practice company. (b) No provision. (c) Yes; not specified. (d) Yes; yes; yes; evidence insurability. (f) Premiums paid.

14. (a) Yes, except premium loan. (b) Extended insurance. (c) One.

15. No provision.

16. (a) No. (b) No. (c) Yes. (d) No.

17. No limit.

18. (a) At any time. (b) Yes, or reinstated. (c) 6%.

19. (a) None, except military and naval service. (b) No. (c) One year. (d) Premiums actually paid.

20. (a) Yes. (b) Yes. (c) Yes. (d) Yes, unless otherwise specified by assured. (f) Yes. (g) Yes. (h) No.

21. No limit.

22. (a) Yes, after three years, except cash value. (b) Six months. (c) Three. (d) Mod. prel. term, American 3½%. (e) Not to exceed 1% of sum insured. (f) No.

23. (a) Ninety days. (b) No. (c) No.

24. (b) No. (c) No.

25. (b) No. (c) No.

† HOME LIFE AND ACCIDENT COMPANY,
Little Rock, Ark. Executive Office, Fordyce, Ark.

Began business February 1, 1900; stock company; issues participating and non-participating policies.

Twenty-payment life, non-participating policy, costing \$27.64 annually per \$1,000 at age 30.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Premium loans.

3. At will.

4. No provision.

5. Upon receipt of due proof.

6. No provision.

9. †

10. Thirty-one days; no interest.

11. (a) One year from date. (b) No.

12. (a) Twentieth. (b) Three. (c) May defer sixty days. (d) Repaid at any time. (f) Not to exceed 6%; in advance. (g) Yes. (h) Yes.

13. †

14. (a) Yes. (b) Premium loans. (c) One.

15. (a) Yes; yes. (b) Yes; not to exceed 6%. (c) Yes.

16. (a) No. (b) No. (c) Yes. (d) No.

17. No limit.

18. (a) At any time. (b) Yes, or reinstated. (c) Not to exceed 6%.

19. (a) No. (b) No. (c) One year. (d) one-tenth face of policy.

20. (a) No. (b) Yes. (c) Yes. (d) No, unless insured gives right. (f) No. (h) No.

21. No limit.

22. (a) Yes, after three years, except cash value. (b) Thirty-one days. (c) Three. (d) Mod. prel. term, American 3½%. (e) Not to exceed 2½% sum insured. (f) No.

23. (a) May defer sixty days. (b) No. (c) No.

24. (b) No. (c) No.

25. (b) No. (c) No.

† This company having ignored our repeated requests for current information, this analysis is reprinted from our 1917 edition, the numbers of questions only being changed.

HOME MUTUAL LIFE INSURANCE COMPANY,
Topeka, Kan.

Began business July 10, 1909; mutual; issues participating policies only.

Twenty-payment life participating policy; premium \$0.45 annually per thousand at age 35.

1. (a) No. (b) No. (c) Representations. (d) Not after first year. (e) Only if understood.

2. Premium loan.

3. At will.

4. No provision.

5. Upon receipt of due proof.

6. When desired. (a) Yes. (c) No. (f) No.

7. (a) Policy shares in earnings contributed by policies of its class as apportioned by directors. (b) Third. (c) Yes.

8. (a) Yes. (b) Yes. (c) No. (d) Yes. (e) No. (f) No. (g) No. (h) Paid-up insurance.

9. †

10. Thirty days; 6% if premium is not paid before twentieth day of grace period.

11. (a) After the first year. (b) None.

12. (a) Twentieth. (b) Two. To obtain cash loans as of end of any year, premium must be paid to next anniversary. (c) May defer ninety days, except for premium loans. (d) Repaid at any time. (e) Yes. (f) 6%; in advance. (g) Yes. (h) Yes.

13. †

14. (a) Yes. (b) Premium loans. (c) Two.

15. (a) Yes; yes. (b) Yes; 6%. (c) Yes.

16. (a) Yes. (b) No. (c) Yes. (d) No. (e) No.

17. No limit.

18. No regular provision.

19. (a) No. (b) No. (c) One year. (d) Premiums paid.

20. (a) No. (b) Yes. (c) Yes. (d) No. (e) No. (f) No. (h) No.

21. No limit.

22. (a) Yes, after three years, except cash value. (b) Thirty days. (c) Three. (d) Mod. prel. term, American 3½%. (e) No deduction from company's reserve standard. (f) No. (g) No. (h) No.

23. (a) Yes; ninety days. (b) No. (c) No.

24. (a) No. (b) No. (c) No.

25. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

† This company having ignored our repeated requests for current information, this analysis is reprinted from our 1917 edition, the numbers of questions only being changed.

IDAHO STATE LIFE INSURANCE COMPANY,
Boise, Idaho.

Began business in 1910; stock company; issues non-participating policies only.

Twenty-payment life "decreasing premium" policy, costing \$39.34 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Premium loan.

3. At will.

4. No provision.

5. Immediately upon receipt of due proofs.

6. (a) Yes. (b) No. (c) Yes. (d) Yes. (e) Yes. (f) \$1.00 per \$1,000.

9. No provision.

10. Thirty-one days; no interest.

11. (a) One year from date. (b) No.

12. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (f) 6%; yes. (g) Yes. (h) Yes.

13. (a) No. (b) Thirty-one days. (c) \$100 per \$1,000 outside the United States during the first ten years of the policy; refund of extra premium when mortality has been determined. (d) Yes; no provision; yes; satisfactory evidence of insurability. (e) While engaged in, or as a result of having engaged in. (f) Return of premiums paid.

14. (a) Yes. (b) Premium loans. (c) Three.

15. (a) Yes; yes. (b) Yes; 6%. (c) Yes.

16. (a) No. (b) No. (c) *. (d) *.

17. No limit.

18. (a) At any time. (b) Yes, or reinstated. (c) 6%.

19. (a) None, except military and naval service. (b) No. (c) One year. (d) Premiums paid.

20. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (f) Yes. (g) Draws 3½% interest. (h) No.

21. No limit.

22. (a) Yes, after three years. (b) Grace. (c) Three. (d) Mod. prel. term, American 3½%. (e) *. (f) No.

23. (a) No. (b) No. (c) No.

24. (b) No. (c) No.

25. (b) No. (c) No.

*** Not stated in policy.**

ILLINOIS LIFE INSURANCE COMPANY.

Chicago, Ill.

Began business October 18, 1899; stock company; issues non-participating policies only.

Twenty-payment life policy with guaranteed annual additions, costing \$37.99 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first two years. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision; in practice; yes.

5. Immediately upon receipt of due proofs.

6. No provision.

9. No provision.

10. One month; 5%.

11. (a) After two years. (b) Military or naval service in time of war.

12. (a) (b) Two. (c) May defer thirty days. (d) Repaid at any time. (f) Not to exceed 5% in advance. (g) Yes. (h) Yes.

13. (a) No. (b) Before leaving continental U. S. (c) None in U. S.; \$100 outside U. S.; before leaving U. S., proportion to next anniversary; yes; yes; upon final discharge from service. (e) No; one year. (f) Reserve on policy.

14. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

15. No provision.

16. (a) No. (b) No. (c) Yes. (d) No.

17. No limit.

18. (a) Five years. (b) No. (c) 5%.

19. (a) None after two years, except military and naval service. (b) Five years. (c) Two years. (d) Premiums received.

20. (a) No. (b) Yes. (c) Yes. (d) No, unless insured so directs. (e) No. (f) No. (h) No.

21. Six years.

22. (a) Yes, after two years. (b) Thirty days (c) Two. (d) Illinois Standard, American 3½% up to twentieth year; subsequent years American 3%. (e) *. (f) Yes.

23. (a) No. (b) No. (c) No.

24. (b) No. (c) No.

25. (b) No. (c) No.

* Not stated in policy.

† INDEPENDENT LIFE INS. CO. OF AMERICA
Nashville, Tenn.

Commenced business January 27, 1908; stock company; issues non-participating policies and industrial forms.

Twenty-payment life non-participating policy, costing \$30.70 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes, or excess premiums refunded.

2. Extended insurance; or on request, premium loans.

3. Must reserve right.

4. No provision.

5. Upon receipt of due proof.

6. No provision.

9. †

10. One month; not to exceed 6%.

11. (a) After first year. (b) Yes.

12. (a) Entire reserve not available even at end of twentieth year. (b) Three. (c) At any time. (d) Repaid at any time. (f) Not to exceed 6%; *. (g) Yes. (h) Yes.

13. †

14. (a) Yes. (b) Extended insurance, or, if requested, premium loans. (c) Three.

15. (a) *. (b) Yes; not to exceed 6%. (c) Yes.

16. (a) No. (b) No. (c) Yes. (d) No.

17. No limit.

18. (a) Three years. (b) Yes. (c) Not to exceed 6%.

19. (a) None. (b) None. (c) One year. (d) One-half first year's premiums.

20. No provisions for annuity or instalments.

21. No limit.

22. (a) Yes, after three years. (b) One month. (c) Three (d) Mod. prel. term, American 3½%. (e) Not to exceed 2½% of amount insured. (f) No.

23. (a) No. (b) No. (c) Yes.

24. (b) No. (c) No.

25. (b) No. (c) No.

*** Not stated in policy.**

† This company having ignored our repeated requests for current information, this analysis is reprinted from our 1917 edition, the numbers of questions only being changed.

INDIANA NATIONAL LIFE INSURANCE COMPANY,

Indianapolis, Ind.

Began business January 1, 1907; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$29.82 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance unless premium loan previously requested.

3. At will.

4. No provision.

5. Within two months after receipt of due proof.

6. (a) Yes, unless total insurance exceeds \$5,000. (b) No. (c) No. (d) No, unless total insurance exceeds \$5,000. (e) Yes. (f) None.

9. No provision.

10. One month; no interest.

11. (a) After one year. (b) Yes.

12. (a) Twentieth. (b) Two. (c) At any time (d) Yes. (f) 6%; in advance. (g) Yes. (h) No.

13. (a) No. (b) Thirty days. (c) Yes; \$50 per \$1,000; yes; yes; with regular premiums during service; yes; yes; one year after termination of war. (d) Yes; no provision; yes; satisfactory evidence insurability. (e) No; six months. (f) Reserve.

14. (a) Yes. (b) Extended insurance, unless premium loan is previously requested. (c) Two.

15. (a) Yes; yes. (b) Yes; 6%. (c) Yes.

16. (a) No. (b) No. (c) Yes. (d) No.

17. No limit.

18. (a) At any time. (b) Yes. (c) 6%.

19. (a) None, except military and naval service. (b) None. (c) Yes, one year. (d) Premium paid.

20. (a) No. (b) Yes. (c) Yes. (d) No, unless insured filed written authority. (e) No. (f) Yes. (g) Draws interest 3½%. (h) *.

21. No limit; statutory requirements excepted.

22. (a) Yes, after two years, except cash value.

(b) No limit. (c) Two. (d) Mod. prel. term, American 3½%. (e) Not to exceed 2½% face of policy. (f) Yes.

23. (a) No. (b) No. (c) No.

24. (b) No. (c) No.

25. (b) No. (c) No.

* Not stated in policy.

INDIANAPOLIS LIFE INSURANCE COMPANY.
Indianapolis, Ind.

Began business November 20, 1905; mutual; issues annual dividend and non-participating policies.

Twenty-payment life annual dividend policy, costing \$34.80 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance; special non-forfeiture clause providing for ninety days' extension after two years.

3. At will.

4. Yes.

5. Upon receipt of due proof.

6. (a) Yes. (b) No. (c) No. (d) No. (e) Yes. (f) Yes; varies according to age and kind of policy.

7. (a) Annual. (b) First. (c) Yes.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) Yes. (i) Yes. (j) No. (k) In payment of premiums.

9. The company does not issue the double indemnity clause.

10. Thirty-one days; 6%.

11. (a) One year from date. (b) Yes.

12. (a) Twentieth. (b) Three. (c) At any time. (d) Yes. (e) By additions. (f) 6%; yes, or added to principal. (g) Yes. (h) Yes.

13. (a) No. (b) Thirty-one days. (c) Yes. \$100 per \$1000; same; same; annually during service; yes; yes; one year after end of war. (d) Yes; yes, evidence of insurability. (e) No; six months. (f) Regular premiums paid.

14. (a) Yes, excepting premium loans. (b) Extended insurance. (c) Three.

15. No regular provision.

16. (a) No. (b) No. (c) Yes. (d) *. (e) No.

17. No limit.

18. (a) Five years. (b) Yes, or reinstated (c) 6%.

19. (a) None, except military and naval service.

(b) None. (c) One year. (d) Premiums paid.

20. (a) No. (b) Yes. (c) Yes. (d) No, unless insured so directs. (e) Yes. (f) Yes. (g) Yes. (h) No.

21. Six years.

22. (a) Yes, after three years. (b) Sixty-one days. (c) Three. (d) Mod. prel. term, American 3½%. (e) Not to exceed 2½% of the sum insured. (f) Yes. (g) No. (h) Yes.

23. (a) No. (b) No. (c) No.

24. (a) No. (b) No. (c) Within thirty days thereafter.

25. Yes, after tenth year. (b) No. (c) No. (d) Yes.

* Not stated in policy.

†INSULAR LIFE INSURANCE COMPANY, LTD.,
Manila, P. I.

Began business December 1, 1910; stock company; issues participating and non-participating policies.

Twenty-year endowment deferred dividend policy, costing \$54.90 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Paid-up insurance.

3. Must reserve right.

4. No provision.

5. Upon receipt of due proof.

†6. (a) Yes. (c) Yes. (f) No.

• 7. (a) Deferred. (b) Twentieth. (c) No.

8. At end of twentieth year dividend will be paid in cash or converted into non-participating paid-up insurance subject to evidence of insurability satisfactory to the company. If no election is made, the dividend will be paid in cash.

9. †

10. One month; no interest.

11. (a) One year. (b) No.

12. (a) *. (b) Three; two when used to pay premium. (c) *. (d) *. (e) No. (f) 8%; yes. (g) Yes. (h) *.

13. †

14. (a) Yes, except extended insurance. (b) Paid-up insurance. (c) Three.

15. (a) Yes; yes. (b) Yes; 8%. (c) Yes.

15. (a) No. (b) No. (c) Yes. (d) *. (e) No.

17. No limit.

18. (a) Three years. (b) Yes. (c) 8%.

19. (a) No. (b) No. (c) One year. (d) Premiums paid.

20. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (e) No. (f) No. (h) No.

21. No limit.

22. (a) Yes, after three years. (b) Three months. (c) Three. (d) Full prel. term, Hm 6%. (e) Not more than 2½% sum insured, or 20% of the reserve. (f) No. (g) No. (h) No.

23. (a) No. (b) No. (c) No.

24. No provision.

25. (a) No. (b) No. (c) No.

* Not stated in policy.

† This company having ignored our repeated requests for current information, this analysis is reprinted from our 1917 edition, the numbers of questions only being changed.

INTERMEDIATE LIFE ASSURANCE COMPANY.

Evansville, Ind.

Began business April 18, 1907; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$29.63 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Premium loans.

3. Consent of company required.

4. Yes.

5. Immediately upon receipt of due proof.

6. (a) Yes. (b) No. (c) Yes. (d) Yes. (e) Yes. (f) *.

9. No provision.

10. Thirty-one days; no interest.

11. (a) One year from date. (b) Yes.

12. (a) Twentieth. (b) Three. (c) May defer ninety days except when used to pay premiums. (d) Yes. (f) 5%; yes. (g) Yes. (h) Yes.

13. (a) Yes; aviation; practice. (b) No provision. (c) Yes; none; \$100 per \$1,000; annually during service; no provision; no provision. (d) Yes; no provision; no provision. (e) Active service. (f) Reserve.

14. (a) Yes. (b) Premium loans. (c) Three.

15. (a) Yes; yes. (b) Yes; 5%. (c) Yes.

16. (a) No. (b) Yes. (c) Yes. (d) *.

17. No limit.

18. (a) At any time. (b) Yes, or reinstated. (c) 5%.

19. (a) None, except military and naval service. (b) None. (c) One year. (d) Premiums paid.

20. (a) No. (b) Yes. (c) Yes. (d) No, except in case of death of beneficiary; (f) No. (h) No.

21. No limit.

22. (a) Yes, after three years, except cash value. (b) Grace. (c) Three. (d) Mod. prel. term, American 3½%. (e) Not to exceed 2½% of sum insured. (f) Yes.

23. (a) Yes, ninety days. (b) No. (c) No.

24. (b) No. (c) No.

25. (b) No. (c) No.

* Not stated in policy.

INTER-MOUNTAIN LIFE INSURANCE COMPANY,

Salt Lake City, Utah.

Began business August 1, 1911; stock company; issues non-participating and annual dividend policies.

Twenty-payment life annual dividend policy, costing \$36.11 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Premium loans.

3. At will.

4. No provision.

5. Immediately after receipt of due proofs.

6. No provision.

7. (a) Annual. (b) Second. (c) Yes.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) Yes. (i) No. (j) No. (k) Paid-up additions.

9. Double indemnity paid if death occurs within ninety days of accident. Beneficiary insured in case of accidental death while riding on common carrier. Face of policy paid if insured should lose limbs or sight through accident. All of foregoing included in supplemental agreement, which becomes void in case of premium default or after expiration of premium paying period.

10. One month (not less than 30 days); no interest.

11. (a) After one year from date. (b) Yes.

12. (a) Twentieth. (b) Three. (c) At any time.

(d) Repaid at any time. (e) Yes. (f) Not to exceed 6%; in advance. (g) Yes. (h) Yes.

13. (a) No. (b) Thirty-one days. (c) No extra within United States; outside, \$100 per \$1,000 payable annually during service first ten years of policy; no provision; expect to return unused balance at close of war. (d) Yes; yes; evidence insurability. (e) Active service. (f) Cash value.

14. (a) Yes. (b) Premium loans. (c) Three.

15. (a) Yes; yes. (b) Yes; not to exceed 6%. (c) Yes.

16. (a) No. (b) No. (c) Yes. (d) Yes.

17. No limit.

18. (a) At any time. (b) Yes, or reinstated. (c) Not to exceed 6%.

19. Not after one year, except military and naval service. (b) No provision. (c) First year. (d) Premiums returned.

20. (a) No. (b) Yes. (c) No. (d) No, unless insured so directs. (e) No. (f) Yes. (g) Draws 3½% interest. (h) No.

21. No limit.

22. (a) Yes, after three years. (b) Grace. (c) Three. (d) Mod. prel. term, American 3½%. (e) No deduction from company's reserve basis. (f) Yes.

23. (a) Yes. (b) No. (c) No.

24. (a) No. (b) No. (c) No.

25. (a) No. (b) No. (c) No.

Note.—Policy contains a special clause providing for "Loan Insurance."

INTERNATIONAL LIFE INSURANCE COMPANY,
St. Louis, Mo.

Began business March 19, 1909; stock company; issues non-participating policies only.

Twenty-payment life triple option non-participating guaranteed graded premium reduction policy, costing \$38.34 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance; premium loans if requested.

3. Written consent of company required.

4. No provision.

5. Upon receipt of due proofs.

6. (a) Yes. (b) Yes. (c) Yes.

9. (a) Any accident. (b) \$2. (c) Yes.

10. One month; no interest.

11. (a) One year from date.

12. (a) Twentieth. (b) Three. (c) At any time.

(d) Repaid at any time. (f) 6%; yes. (g) Yes. (h) No.

13. (a) Aeronautic or submarine service; by permit. (b) Liability is limited to reserve until permit is issued. (c) In United States none; out of United States \$100 per \$1,000 limit, \$2,000; during service; yes; yes; no provision. (d) Yes; yes; automatically restored if not engaged in military or naval service. (e) While in service. (f) Policy reserve.

14. (a) Yes. (b) Extended insurance. (c) Three.

15. (a) Yes; yes. (b) Yes; 6%. (c) Yes.

16. (a) No. (b) No. (c) *. (d) No.

17. No limit.

18. (a) At any time. (b) Yes, or reinstated. (c) 6%.

19. (a) No, except military and naval service. (b) No. (c) Yes. (d) Premiums paid.

20. (a) Yes. (b) Yes. (c) Yes. (d) Not unless insured gives right. (f) Yes. (g) Draws 3½% interest. (h) No provision.

21. No limit.

22. (a) Yes, after three years. (b) Six months. (c) Three. (d) Mod. prel. term, American 3½%. (e) Not to exceed 2½% of sum insured. (f) Yes.

23. (a) Six months. (b) No. (c) No.

24. (b) No. (c) Yes.

25. (b) Yes. (c) Yes.

ENTER-SOUTHERN LIFE INSURANCE COMPANY,
Louisville, Ky.

Began business April 1, 1907; stock company; issues non-participating policies only.

Twenty-payment life non-participating coupon policy, cost \$37.26 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after second annual premium has been fully paid. (e) Yes.

2. Extended insurance; premium loan if requested.

3. Must reserve right.

4. Yes.

5. Upon receipt of due proof.

6. No provision.

9. No provision.

10. One month; 6%.

11. (a) After second annual premium has been fully paid. (b) Yes.

12. (a) Twentieth. (b) Three. (c) May defer ninety days. (d) Repaid at any time. (f) 6%; yes. (g) Yes. (h) No.

13. (a) Aviation, submarine and munition workers by permit. (b) *. (c) Yes; yes; yes; annually during service with regular premiums; yes; no provision. (d) No provision. (e) No; six months thereafter. (f) Premium paid the first year of policy, thereafter the terminal reserve.

14. (a) Yes. (b) Extended insurance; premium loan, if requested. (c) Two.

15. (a) Yes; yes. (b) Yes; 6%. (c) Yes.

16. (a) No. (b) No. (c) Yes. (d) No.

17. No limit.

18. (a) At any time. (b) Yes, or reinstated. (c) 6%.

19. (a) None, except military and naval service. (b) No. (c) Two years. (d) One-tenth principal sum.

20. (a) No. (b) Yes. (c) Yes. (d) Not unless insured gives right. (f) Yes. (g) Draws $3\frac{1}{2}\%$ interest.

21. No limit.

22. (a) Yes, after two years, except cash value. (b) One month. (c) Two. (d) Full prel. term, Actuaries 4%. (e) Not to exceed $2\frac{1}{2}\%$ of sum insured. (f) Yes.

23. (a) Yes; ninety days. (b) No. (c) No.

24. (b) No. (c) No.

25. (b) No. (c) No.

*** Not stated in policy.**

INTERSTATE LIFE AND ACCIDENT COMPANY,
Chattanooga, Tenn.

Began business July 1, 1910; stock company; issues (life department) non-participating policies only.

Twenty-payment life non-participating policy, costing \$32.96 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. Yes.

5. Receipt and approval of due proof.

6. (a) Yes. (b) No. (c) Yes. (d) Yes. (e) Yes. (f) *.

9. (a) Travel accident. (b) *. (c) Yes.

10. One month without interest.

11. (a) One year. (b) Yes.

12. (a) Twentieth. (b) Three. (c) Any time. (d) Yes. (f) 6%; in advance. (g) Yes. (h) Yes.

13. In the event the insured's death shall occur while engaged in military or naval service in time of war, or as a result of his having been so engaged, without having first obtained written permission from the company to engage in such service, the amount insured hereunder shall be the reserve hereon at the time of such death, and no more.

14. (a) Yes, except premium loan. (b) Extended insurance. (c) Three.

15. No provision.

16. (a) Yes. (b) No. (c) Yes. (d) No.

17. No limit.

18. (a) Any time. (b) Yes, or reinstated. (c) 6%.

19. (a) None after first year except military and naval service. (b) None. (c) Two years. (d) Reserve.

20. No provision.

21. No limit.

22. (a) Yes, after three years, except cash value. (b) *. (c) Three. (d) Mod. prel. term, American 4%. (e) *. (f) No.

23. (a) No. (b) No. (c) No.

24. (b) No. (c) No.

25. (b) No. (c) No.

* Not stated in policy.

IOWA LIFE INSURANCE COMPANY,

Waterloo, Iowa.

Began business February 18, 1908; stock company; issues non-participating policies only.

Twenty-payment life decreasing premium policy with premium endowment option (non-participating), costing \$36.75 annually per \$1,000 at age 35, and decreasing \$3.15 the third year and forty cents per \$1,000 thereafter.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first two years. (e) Yes.

2. Premium loan.

3. Must reserve right.

4. No provision.

5. Within sixty days after receipt of proofs.

6. (a) Yes. (b) No. (c) Yes. (d) Yes. (e) Yes. (f) *.

9. No provision.

10. Thirty-one days.

11. (a) Two years from date. (b) Yes.

12. (a) Twentieth. (b) Three. (c) May defer six months. (d) Repaid at any time. (f) 5%; yes. (g) Yes. (h) Yes.

13. (a) No. (b) Must obtain written permission. (c) Yes; *, *; during service; *, *. (d) *; no provision; yes *. (e) *. (f) Reserve.

14. (a) Yes. (b) Premium loans. (c) Three.

15. (a) Yes; No (see No. 12). (b) Yes; 5%. (c) Yes.

16. (a) No. (b) Yes. (c) No. (d) No.

17. No limit.

18. (a) At any time. (b) Yes, or reinstated. (c) 5%.

19. (a) None, except military and naval service. (b) No. (c) One year. (d) Legal reserve on policy.

20. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (f) Yes. (g) Draws 3½% interest. (h) No.

21. No limit.

22. (a) Yes, after three years except cash value. (b) Grace. (c) Three. (d) Full prel. term, American 3½%. (e) Not to exceed 2½% of sum insured. (f) No.

23. (a) Yes, six months. (b) No. (c) No.

24. (b) No. (c) No.

25. (b) No. (c) No.

*** Not stated in policy.**

JEFFERSON STANDARD LIFE INSURANCE CO..

Greensboro, N. C.

Began business August 7, 1907; stock company; issues participating and non-participating policies.

Twenty-payment life annual dividend policy, costing \$35.07 annually per \$1,000 at age 35.

1. (a) Yes. (b) No. (c) Representations. (d) Not after first year. (e) Yes.
2. Premium loans.
3. At will.
4. No provision; practice, yes.
5. Immediately upon receipt of due proof.
6. (a) Yes. (b) Yes. (c) Yes. (d) No. (e) Yes. (f) Yes; varies.
7. (a) Annual. (b) First. (c) Yes.
8. (a) Yes. (b) Yes. (c) No. (d) Yes. (e) No. (f) Yes. (g) Yes. (h) Paid in cash.
9. Will attach rider. (a) Any accident. (b) Yes; \$1.25 per \$1,000. (c) Yes.
10. Thirty days; 6%.
11. (a) One year from date. (b) No.
12. (a) Twentieth. (b) Three. (c) May defer 90 days. (d) Yes. (e) No. (f) 6%; yes. (g) Yes. (h) No.
13. (a) Aviation and submarine; permit. (b) Thirty days. (c) Yes; yes, at present \$37.50 per \$1,000; same; annually during service; yes; yes; one year after end of war. (d) Yes; yes; yes; evidence insurability. (e) Active service. (f) Premiums paid less dividends.
14. (a) Yes. (b) Premium loan. (c) Three.
15. (a) Yes. (b) Yes; 6%. (c) Yes.
16. (a) No. (b) No. (c) Yes. (d) No. (e) No.
17. No limit.
18. (a) At any time. (b) Yes. (c) 6%.
19. (a) None, except military and naval service. (b) No. (c) One year. (d) Premiums paid.
20. (a) No. (b) Yes. (c) Yes. (d) No, unless insured gives right. (e) *. (f) *. (g) *. (h) *.
21. No limit.
22. (a) Yes, after three years, except cash value. (b) Sixty days. (c) Three. (d) Mod. prel. term, American $3\frac{1}{2}\%$. (e) Not more than $2\frac{1}{2}\%$ sum insured. (f) No. (g) No. (h) No.
23. (a) Yes, 90 days. (b) No. (c) No.
24. (a) No. (b) Cash value. (c) *.
25. (a) No. (b) Cash value. (c) *. (d) Yes.

* Not stated in policy.

JOHN HANCOCK MUTUAL LIFE INSURANCE CO.,
Boston, Mass.

Began business December 27, 1862; mutual; issues annual dividend ordinary and industrial policies.

Twenty-payment life, annual dividend policy, costing \$34.87 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Paid-up insurance, premium loans or extended insurance upon request.

3. At will.

4. Yes; except cont. monthly install. or joint life plans.

5. Upon receipt of due proof.

6. (a) Yes. (b) Yes. (c) Yes. (d) No. (e) Yes. (f) Yes.

7. (a) Annual. (b) First. (c) Not after first div.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) Yes. (i) No provision; in practice, yes. (j) Yes. (k) Left to accumulate.

9. No provision.

10. Thirty-one days; no interest.

11. (a) After one year. (b) Yes; military and naval service within five years.

12. (a) After eighth year. (b) Three. (c) May defer ninety days. (d) Repaid at any time. (e) Yes. (f) †6%; yes, when loan exceeds 95% of cash value. (g) Yes. (h) Yes.

13. (a) No. (b) Thirty-one days. (c) Yes, \$37.50 per \$1,000; yes; yes; annually during service first five years of policy; yes; yes; one year after end of war. (d) Yes; no provision; yes; evidence insurability. (e) No; six months. (f) Premiums paid.

14. (a) Yes. (b) Paid-up insurance; extended insurance upon request. (c) Three.

15. (a) Yes; yes. (b) Yes; †6%. (c) Yes

16. (a) No. (b) No. (c) Yes, lifetime. (d) No. (e) Yes.

17. No limit.

18. (a) At any time, unless extension period has expired. (b) Yes, or reinstated. (c) †6%.

19. (a) One year, except military and naval service. (b) No. (c) One year. (d) Premiums paid.

20. (a) Yes. (b) Yes. (c) Yes. (d) No, unless beneficiary originally selects. (e) Yes. (f) Yes. (g) Yes. (h) Yes.

21. Six years.

22. (a) Yes, after three years, except cash value. (b) Any time. (c) Three. (d) Net level, American 3½%. (e) 6/10 of 1% third year, decreasing to nil after eighth year. (f) Yes. (g) *. (h) Yes.

23. (a) May defer ninety days. (b) No. (c) Yes.

24. (a) Yes. (b) Cash value. (c) Paid-up automatic.

25. (a) Yes. (b) Yes. (c) Within 90 days. (d) Yes.

* Not stated in policy.

† Company's practice is to charge only 5% interest on loans on policies issued prior to October, 1914, etc.

KANSAS CITY LIFE INSURANCE COMPANY.

Kansas City, Mo.

Began business as a legal reserve company in 1902; stock company; issues participating and non-participating policies.

Twenty-payment life, total disability, non-participating policy, costing \$30.33 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. *.

4. No provision.

5. Immediately upon receipt of due proof.

6. (a) Yes. (b) No. (c) Yes. (d) Yes. (e) Yes. (f) No.

9. No provision.

10. Thirty days; no interest.

11. (a) After one year. (b) None.

12. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (f) Not to exceed 6%; *. (g) Yes. (h) Yes.

13. (a) Aviation and submarine-practice. (b) Thirty-one days. (c) Yes; yes; yes; annually during service first five years; yes; yes; one year after end of war. (d) Yes; no provision; no provision. (e) No; six months. (f) Return of premiums exclusive of war premiums.

14. (a) Yes. (b) Extended insurance. (c) Three.

15. (a) *. (b) Yes; 6%. (c) Yes.

16. (a) No. (b) No. (c) Yes. (d) No.

17. No limit.

18. (a) At any time. (b) Yes. (c) 5%.

19. (a) None, except military and naval service. (b) None. (c) One year. (d) Premiums paid.

20. (a) Yes. (b) Yes. (c) No. (d) No. (e) No. (f) *. (h) No.

21. Five years.

22. (a) Yes, after three years. (b) Sixty days. (c) Three. (d) Mod. prel. term, American 3½%. (e) *. (f) Yes.

23. (a) No. (b) No. (c) No.

24. (b) No. (c) No.

25. (b) No. (c) No.

* Not stated in policy.

KANSAS LIFE INSURANCE COMPANY,

Topeka, Kan.

Began business August 10, 1914; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$31.26 annually per \$1,000 at age 35.

1. (a) Made a part. (b) No. (c) Warranties. (d) *. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision.

5. Upon due and proper proof of death.

6. (a) No. (b) Yes. (c) No extra charge; benefit does not begin until after two premiums have been paid. (d) Yes. (e) Yes. (f) Yes.

9. No provision.

10. Thirty days; no interest.

11. (a) One year from date. (b) Yes.

12. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (f) 6%; yes. (g) Yes. (h) Yes.

13. (a) Yes, aeronautic and submarine; permit. (b) Company's written permit must be obtained. (c) Yes; during service; no provisions; no; \$100 per \$1,000 per annum. (d) Yes; no provision; yes; satisfactory evidence to company. (e) Active service. (f) Cash surrender value.

14. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

15. No provision.

16. (a) No. (b) No. (c) Yes, part of application. (d) No.

17. No limit.

18. (a) At any time. (b) Yes. (c) 6%.

19. Incontestable after one year, except for non-payment of premium and violation of military or naval service.

20. (a) Yes. (b) Yes. (c) Yes. (d) Not unless insured gives right. (f) Yes. (g) Draws 3½% interest. (h) No.

21. No limit.

22. (a) Yes, after three years. (b) Six months. (c) Three. (d) Full prel. term, American 3½%. (e) Not to exceed 2½% of sum insured. (f) No.

23. (a) No. (b) No. (c) No.

24. (b) No. (c) No.

25. (b) No. (c) No.

* Not stated in policy.

† LAFAYETTE LIFE INSURANCE COMPANY,

Lafayette, Ind.

Began business December 26, 1905; mutual; issues participating and non-participating policies.

Twenty-payment life participating policy (annual dividend), costing \$37.97 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision.

5. Immediately upon proof of death.

6. (a) No. (c) Yes. (f) No.

7. (a) Annual. (b) Second. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) No. (g) No. (h) At any anniversary. (i) Yes. (j) No. (k) Left to accumulate.

9. †

10. Thirty-one days; 6%.

11. (a) After one year. (b) Yes.

12. (a) Twentieth; subject to surrender charge. (b) Three. (c) May defer six months. (d) Repaid at any time. (e) Yes. (f) 6% in advance. (g) Yes. (h) Yes.

13. †

14. (a) Yes, except premium loan. (b) Extended insurance. (c) Two.

15. No provision.

16. (a) No. (b) No. (c) Yes. (d) No. (e) No.

17. No limit.

18. (a) At any time. (b) Yes. (c) 5%.

19. (a) One year. (b) Violation of law, one year. (c) One year. (d) Reserve on policy.

20. (a) Yes. (b) Yes. (c) Yes. (d) No. (e) No. (f) No. (h) No.

21. Six years.

22. (a) Yes, after three years. (b) Thirty-one days. (c) Three; for automatic extended insurance, two. (d) Mod. prel. term, American 3½%. (e) Not to exceed 2½% of sum insured. (f) No provision, in practice, yes. (g) No. (h) No, except loan values.

23. (a) No. (b) No. (c) No.

24. (a) No. (b) No. (c) No.

25. (a) No. (b) No. (c) No. (d) Yes.

† This company having ignored our repeated requests for current information, this analysis is reprinted from our 1917 edition, the numbers of questions only being changed.

† LA FAYETTE MUTUAL LIFE INSURANCE CO.

Lumberton, N. C.

Began business in July, 1909; mutual; issues deferred dividend policies only.

Twenty-payment life, deferred dividend policy, costing \$36.93 per \$1,000 at age 35.

1. (a) Made a part; not attached. (b) No. (c) Representations. (d) Not after first year. (e) Yes.

2. Paid-up insurance.

3. At will.

4. No provision.

5. Immediately upon receipt of satisfactory proofs.

6. (a) Yes. (c) No. (f) No.

7. (a) Deferred. (b) Twentieth. (c) Policy is paid up.

8. (a, b, c) No such options during accumulation period. (d) Yes, after twenty years. (f) Yes, or into an annuity. (g) No. (h) Yes, after twentieth year. (i) No. (j) No. (k) *.

9. †

10. Thirty days; 5%.

11. (a) After one year. (b) No, except fraud.

12. (a) Twentieth. (b) Two, the loan value for any year is the cash value of the succeeding year. (c) *. (d) *. (e) *. (f) *. (g) Yes. (h) *.

13. †

14. (a) Yes, except premium loans. (b) Paid-up insurance. (c) Two.

15. No provision.

16. (a) No. (b) No. (c) Yes. (d) Yes. (e) No.

17. One year.

18. (a) Five years. (b) Yes. (c) 5%.

19. (a) No. (b) No. (c) One year. (d) Premiums paid.

20. No provision, except annuity.

21. One year.

22. (a) Yes, after two years. (b) Thirty days. (c) Two. (d) Full prel. term, American 3½%. (e) *. (f) No. (g) No. (h) No.

23. (a) *. (b) *. (c) No.

24. (a) No. (b) No. (c) No.

25. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

† This company having ignored our repeated requests for current information, this analysis is reprinted from our 1917 edition, the numbers of questions only being changed.

† LAMAR LIFE INSURANCE COMPANY,

Jackson, Miss.

Began business April 9, 1906; stock company; issues non-participating policies only.

Twenty-payment life non-participating income certificate policy, costing \$29.68 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. Premium payments.

5. Immediately upon receipt of due proof.

6. (a) Yes. (c) No. (f) No.

9. †

10. One month; no.

11. (a) One year from date. (b) No.

12. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (f) 6%; yes. (g) Yes. (h) Yes.

13. †

14. (a) Yes, except premium loans. (b) Extended insurance. (c) One.

15. No provision.

16. (a) No. (b) No. (c) *. (d) *.

17. No limit.

18. (a) At any time. (b) Yes, or reinstated. (c) 5%.

19. (a) No. (b) No. (c) One year. (d) Premiums paid.

20. (a) No. (b) Yes. (c) Yes. (d) Not unless insured gives right. (f) Yes. (g) Draws 3½% interest. (h) No.

21. No limit.

22. (a) Yes, after three years. (b) Three months. (c) One for extended insurance; three for paid-up and cash values. (d) Full prel. term, American 4%. (e) *. (f) Yes.

23. (a) No. (b) No. (c) No.

24. (b) For cash value. (c) No.

25. (b) For cash value. (c) No.

* Not stated in policy.

† This company having ignored our repeated requests for current information, this analysis is reprinted from our 1917 edition, the numbers of questions only being changed.

LIFE INSURANCE COMPANY OF VIRGINIA,

Richmond, Va.

Began business April, 1871; stock company, issues industrial and non-participating ordinary policies.

Twenty-payment life non-participating policy, costing \$28.50 annually per \$1,000 at age 25.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. Must reserve right.

4. Yes, before attaining age 55.

5. Immediately upon acceptance of satisfactory proofs.

6. (a) Yes. (b) Yes. (c) No. (d) No. (e) Yes. (f) Varies as to age and plan.

9. (a) Any violent external injury. (b) Yes. (c) Yes.

10. One month (not less than 30 days); no interest.

11. (a) After one year from date. (b) Non-payment of premiums, misstatement of age and fraud.

12. (a) Fifteenth. (b) Three. (c) May defer 90 days. (d) Repaid at any time. (f) 6%; in advance or added to principal. (g) Yes. (h) No.

13. (a) Aviation and submarine; practice of company. (b) One month (not less than 30 days). (c) Yes; yes; yes; during service; yes; no provision. (d) Yes; yes; yes, evidence of insurability satisfactory to company. (e) Within six months after service. (f) Reserve.

14. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

15. No regular provision.

16. (a) No. (b) No. (c) Yes. (d) *.

17. No limit.

18. (a) At any time. (b) Yes, or reinstated. (c) 6%.

19. (a) No, except military and naval service. (b) No. (c) No, after one year. (d) Premiums paid.

20. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (f) No. (h) *; instalments may be made for 10, 15 or 20 years and one year after last payment a sum paid equal to instalment made.

21. No limit.

22. (a) Yes, after three years, except cash value. (b) Three months. (c) Three. (d) Net level, American 3½%. (e) *. (f) *.

23. (a) May defer ninety days. (b) No. (c) Yes, after fourteenth year.

24. (b) No. (c) No.

25. (b) No. (c) *.

* Not stated in policy.

LINCOLN NATIONAL LIFE INSURANCE CO.,
Fort Wayne, Ind.

Began business September 1, 1905; stock company issues participating and non-participating policies.

Twenty-payment life annual dividend policy, costing \$36.31 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance; premium loans, if requested.

3. At will

4. No provision; practice, yes.

5. Upon receipt of due proofs of the death and of the interest of claimant.

6. (a) Yes. (b) Yes. (c) Yes. (d) Depends upon form. (e) Yes. (f) Varies as to age and plan.

7. (a) Annual. (b) Second. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) Yes. (i) No. (j) Yes. (k) Left to accumulate.

9. (a) Yes. (b) \$1.50-\$3.00, depending upon occupation. (c) Yes.

10. One month; no interest.

11. (a) After two years. (b) Yes.

12. (a) Twentieth. (b) Three. (c) May defer six months. (d) Repaid at any time. (e) Yes. (f) 6% in advance, or may be added to principal. (g) Yes. (h) Yes.

13. (a) No. (b) Immediate notice. (c) In U. S. no; outside, \$100; annually; grace of one month after first; unused balance refunded one year after war. (d) Yes; yes; yes; certificate of insurability. (e) During active service and for one year thereafter. (f) The premiums paid.

14. (a) Yes. (b) Extended insurance; premium loan, if requested. (c) Three.

15. (a) Yes. (b) Yes; 6%. (c) Yes.

16. (a) No. (b) No. (c) No. (d) No. (e) Yes.

17. No limit.

18. (a) At any time. (b) Yes, or reinstated. (c) 6%.

19. (a) None, except military and naval service. (b) None. (c) Two years. (d) Nothing.

20. (a) Yes. (b) Yes. (c) Yes. (d) Yes, if not otherwise directed by insured. (e) No. (f) Yes. (g) No. (h) Yes.

21. No limit.

22. (a) Yes, after three years, except cash value. (b) One month. (c) Three. (d) Mod. prel. term American $3\frac{1}{2}\%$. (e) Not to exceed $2\frac{1}{2}\%$ of amount insured. (f) Yes. (g) Yes. (h) Yes.

23. (a) Yes; six months. (b) No. (c) Yes.

24. (a) No. (b) No. (c) No.

25. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

LINCOLN RESERVE LIFE INSURANCE CO.,

Birmingham, Ala.

Began business February 24, 1913; stock company; issues non-participating policies on the lives of negroes only.

Twenty-payment life, non-participating policy, costing \$38.34 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Warranties. (d) No. (e) Yes.

2. Paid-up insurance.

3. Must reserve right.

4. Yes, prior to age sixty.

5. Upon receipt of due proof.

6. No provision.

9. No provision.

10. One month; 6%.

11. (a) Two years. (b) Yes.

12. (a) Twentieth. (b) Three. (c) May defer ninety days. (d) Repaid at any time. (f) 6%; in advance. (g) Yes. (h) Yes.

13. (a) No. (b) No provision (c) None. (f) No permit required; death within five years entitles beneficiary to return of premiums.

14. (a) Yes. (b) Paid-up insurance. (c) Three.

15. (a) Yes; yes. (b) Yes; 6%. (c) Yes.

16. (a) No. (b) No. (c) Yes. (d) No.

17. No limit.

18. (a) At any time. (b) Yes, or reinstated. (c) 6%.

19. (a) Certain occupations restricted during life of policy. (b) No. (c) One year. (d) Premiums paid.

20. (a) No. (b) Yes. (c) Yes. (d) No. (e) No. (f) Yes. (g) Draws 3% interest. (h) No.

21. No limit.

22. (a) Yes, after three years, except cash value. (b) One month. (c) Three. (d) Mod. prel. term, American $3\frac{1}{2}\%$. (e) Not more than $1\frac{1}{2}\%$ of sum insured up to the tenth year; full reserves thereafter. (f) No.

23. (a) May defer ninety days. (b) No. (c) Yes.

24. (b) No. (c) No.

25. (b) Yes. (c) No.

*** Not stated in policy.**

LOUISIANA STATE LIFE INSURANCE COMPANY,

Shreveport, Louisiana.

Began business January 12, 1912; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$30.05 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Only if understated.
2. Extended insurance.
3. Consent of company required.
4. Yes.
5. Upon receipt of due proof.
6. (a) Yes. (b) No. (c) Yes. (d) Yes. (e) Yes. (f) *.
9. No provision.
10. One month; no interest.
11. (a) One year from date. (b) No.
12. (a) Twentieth. (b) Two. (c) At any time. (d) Repaid at any time. (f) 5%; in advance. (g) Yes. (h) Yes.
13. (a) Aerial and submarine; practice of company. (b) Immediately. (c) Yes; *; 10% annually face of policy; during service: yes; yes; one year after close of war. (d) Yes; no provision; no provision. (f) Reserve.
14. (a) Yes, except premium loan. (b) Extended insurance. (c) One.
15. No provision.
16. (a) No. (b) No. (c) *. (d) Yes.
17. No limit.
18. (a) At any time. (b) Yes. (c) 5%.
19. (a) None, except military and naval service. (b) No. (c) One year. (d) Premiums paid.
20. No provision.
21. No limit.
22. (a) Yes, after two years. (b) One month. (c) Two. (d) Mod. prel. term, American 3½%. (e) *. (f) Yes.
23. (a) No. (b) No. (c) No.
24. (b) No. (c) No.
25. (b) No. (c) No.

* Not stated in policy.

LUTHERAN INTERNATIONAL INSURANCE CO.,

Ottawa, Ill.

Began business August 16, 1916; stock company; issues annual dividend and non-participating policies.

Twenty-payment life, annual dividend policy, costing \$35.10 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first two years. (e) Yes.
2. Extended insurance
3. At will.
4. Yes.
5. Upon receipt of satisfactory proof.
6. (a) Yes. (b) No. (c) Yes. (d) Yes. (e) Yes. (f) Yes.
7. (a) Annual. (b) Second. (c) No.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) Yes. (g) Yes. (h) Upon any anniversary. (i) No. (j) No. (k) Left to accumulate.
9. No provision.
10. Thirty-one days; no interest.
11. (a) Two years from date. (b) Yes.
12. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (e) Yes. (f) 6%; no. (g) Yes. (h) Yes.
13. (a) Yes, aviation; practice company. (b) Immediately on entering service. (c) Yes, \$50 per \$1,000; yes; yes; annually during service; yes; yes; one year after end of war. (d) Yes; no provision; no provision. (e) Active service. (f) Reserve.
14. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.
15. No provision.
16. (a) No. (b) No. (c) Yes. (d) No. (e) No provision.
17. No limit.
18. (a) At any time. (b) Yes. (c) 6%.
19. (a) None after two years, except military and naval service. (b) Yes. (c) Two years. (d) Nothing.
20. (a) No. (b) Yes. (c) Yes. (d) No provision. (e) No. (f) No. (h) No.
21. No limit.
22. (a) Yes, after three years. (b) Grace. (c) Three. (d) Mod. prel. term, American, 3½%. (e) Not exceeding 1% of face of policy. (f) Yes. (g) Yes. (h) Yes.
23. (a) No. (b) No. (c) No.
24. (a) No. (b) No. (c) No.
25. (a) No. (b) No. (c) No. (d) Yes.

• **MANHATTAN LIFE INSURANCE COMPANY.**
New York, N. Y.

Began business August 1, 1850; stock company; issues annual dividend policies only.

Twenty-payment life, annual dividend, reducing premium policy, containing travel accident contract, costing \$35.43 the first year and \$32.25 in subsequent years per \$1,000 at age 35.

1. (a) Yes. (b) Policy and application together. (c) Representations. (d) Not after one year. (e) Yes.

2. Extended insurance.

3. Must reserve right.

4. No provision.

5. Upon receipt of due proof.

6. (a) Yes. (b) (c) and (d) No provision. (e) Yes. (f) Yes, thirty cents; varies.

7. (a) Annual. (b) First. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes, excepting term policies. (e) Yes. (f) Yes. (g) Yes. (h) Yes, on any anniversary. (i) No. (j) No. (k) Purchase paid-up additions, excepting term policies.

9. (a) While a passenger on a common carrier. (b) Yes, \$1.00 per \$1,000. (c) Yes.

10. Thirty-one days, no interest.

11. (a) One year from date. (b) Yes, military or naval service in time of war.

12. (a) Fifteenth. (b) Three. (c) May defer ninety days. (d) May be repaid at any time. (e) Yes. (f) 6%; yes. (g) Yes. (h) Yes.

13. (a) Yes, aeronautics; practice of company. (b) Thirty-one days. (c) yes; none; 10% annually face of policy; during service; yes; yes; six months after close of war. (d) Yes; yes; no provision. (e) Active service or result of such service. (f) Reserve.

14. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

15. No provision.

16. (a) No. (b) No. (c) Yes. (d) Yes, part. (e) No.

17. No limit.

18. (a) At any time. (b) Yes. (c) 6%.

19. (a) Yes, military or naval service in time of war. (b) No. (c) One year. (d) Prem's received.

20. (a) Yes. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (e) No. (f) Yes. (g) Yes. (h) No.

21. No limit.

22. (a) Yes, after three years. (b) Three months. (c) Three. (d) Select and ultimate American $3\frac{1}{2}\%$. (e) Not to exceed $1\frac{1}{2}\%$ of the sum insured and decreasing annually until the fourteenth year, after which the charge shall not exceed one-tenth of 1% of the amount of insurance. (f) Yes. (g) Yes. (h) Yes.

23. (a) Yes, ninety days. (b) No. (c) Yes, after fourteenth year.

24. (a) No. (b) Cash value only. (c) No.

25. (a) No. (b) For cash value. (c) No. (d) No.

**MANUFACTURERS AND MERCHANTS LIFE
INSURANCE COMPANY.**

Rockford, Ill.

Began business April 23, 1909, as the Union Life Insurance Company of Chicago; stock company; issues non-participating policies only.

Twenty-payment life, non-participating policy, costing \$30.77 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision; practice, yes.

5. Upon receipt of due proofs.

6. (a) Yes. (b) No. (c) Yes. (d) Yes. (e) Yes. (f) *.

9. No provision.

10. One month; 5%.

11. (a) One year from date. (b) Yes.

12. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (f) 5%; yes; (g) Yes. (h) Yes.

13. (a) No. (b) Written permission required. (c) Yes, yes; yes; annually during service; yes; no provision; (d) yes; no provision; yes; evidence satisfactory to company. (e) Active service. (f) Reserve.

14. (a) Yes; except premium loans. (b) Extended insurance. (c) Two.

15. No provision.

16. (a) No. (b) No. (c) Yes. (d) *.

17. No limit.

18. (a) At any time. (b) Yes. (c) 5%.

19. (a) None, except military and naval service. (b) None. (c) One year. (d) Premiums paid.

20. (a) No. (b) Yes. (c) Yes. (d) Not unless insured gives right. (f) No. (h) No.

21. No limit.

22. (a) Yes, after two years. (b) Grace. (c) Two. (d) Mod. prel. term, American 3½%. (e) Not to exceed 1% of face of policy until fourteenth year. (f) Yes.

23. (a) No. (b) No. (c) No.

24. (b) No. (c) No.

25. (b) No. (c) No.

* Not stated in policy.

MARQUETTE LIFE INSURANCE COMPANY,
Springfield, Ill.

Began business in 1902; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$30.62 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first two years. (e) Yes.
2. Extended insurance.
3. At will.
4. No provision.
5. Upon receipt of due proof.
6. No provision.
9. No provision.
10. One month; no interest.
11. (a) After two years. (b) Yes.
12. (a) Twentieth. (b) Two. (c) At any time. (d) Repaid at any time. (f) 5%; payable annually or may be added to principal. (g) Yes. (h) Yes.
13. (a) Yes; aeronautic and submarine; permit. (b) Thirty-one days. (c) Yes; no extra except for aeronautics and submarine; \$50.00 per \$1,000; 31 days and annually during service; yes; yes; within one year after declaration of peace. (f) Reserve and special premiums paid.
14. (a) Yes, except premium loans. (b) Extended insurance. (c) Two.
15. No provision.
16. (a) Yes. (b) No. (c) Yes. (d) Yes.
17. No limit.
18. (a) At any time. (b) Yes. (c) 5%.
19. (a) None, except military and naval service. (b) None. (c) Two years. (d) One-tenth principal sum.
20. (a) No. (b) Yes. (c) Yes. (d) No, unless insured so directs. (f) No. (h) No.
21. No limit.
22. (a) Yes, after two years. (b) One month. (c) Two. (d) Mod. prel. term, American $3\frac{1}{2}\%$. (e) Not to exceed one-half of one per cent. (f) Yes.
23. (a) No. (b) No. (c) No.
24. (b) No. (c) No.
25. (b) No. (c) No.

MARYLAND ASSURANCE CORPORATION,

Baltimore, Md.

Began business January 2, 1918; stock company.

The form of policy issued by this company was not received when this volume went to press. Any information regarding same will be furnished upon request.

MARYLAND LIFE INSURANCE COMPANY,
Baltimore, Md.

Began business July 12, 1865; stock company; issues participating and non-participating policies.

Limited payment life, five year distribution of surplus, costing \$36.45 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Extended insurance.
3. Must reserve right.
4. No provision; practice, yes.
5. Upon receipt of due proof.
6. (a) Yes, but not waiver of premium only. (b) Yes. (c) Yes. (d) No. (e) Yes. (f) Yes; varies as to age and policy.
7. (a) Five year distribution. (b) Fifth. (c) No.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) Yes. (g) Yes. (h) Yes. (i) Yes. (j) Yes. (k) Left to accumulate.
9. No provision.
10. Thirty-one days; no interest.
11. (a) After one year from date. (b) Yes.
12. (a) *. (b) Three. (c) May defer sixty days unless applied to pay a current premium. (d) Repaid at any time. (e) Yes. (f) Not to exceed 6%; payable semi-annually, or may be added to principal. (g) Yes. (h) Yes.
13. (a) Yes, aviation; practice of company. (b) Written consent of company required. (c) Yes; none; 10% annually face of policy; during service; yes; *. (d) Yes; no provision; no provision. (e) Active service. (f) Reserve.
14. (a) Yes. (b) Extended insurance; insured may request premium loans before default. (c) Three.
15. (a) Policy not clear; in practice, yes. (b) Yes; not to exceed 6%. (c) No, except automatic.
16. (a) No. (b) No. (c) Yes. (d) *. (e) Yes.
17. No limit.
18. (a) At any time before policy would have become paid up if continuously maintained provided cash value has not been paid nor extended term insurance expired. (b) Yes, or reinstated. (c) 6%.
19. (a) One year for certain occupations; yes. (b) None. (c) One year. (d) Reserve on policy.
20. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) Yes.
21. No limit.
22. (a) Yes, after three years. (b) Sixty days (including grace period). (c) Three. (d) Net level. American $3\frac{1}{4}\%$ (company's standard). (e) Not to exceed $2\frac{1}{2}\%$ of sum insured. (f) Yes. (g) Yes. (h) Yes.
23. (a) No, unless required by laws of state in which policyholder resides. (b) No. (c) No.
24. (a) No. (b) No. (c) Within 30 days.
25. (a) No. (b) For cash values. (c) No. (d) Yes.

* Not stated in policy.

**MASSACHUSETTS MUTUAL LIFE INSURANCE
COMPANY,**

Springfield, Mass.

Began business in 1851; mutual; issues annual dividend policies only.

Twenty-payment life annual dividend policy, costing \$36.17 annually per \$1,000 at age 25.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Paid-up insurance, unless insured elects automatic extended insurance.

3. Must reserve right.

4. Yes, except to a continuous income plan.

5. Upon receipt of due proof.

6. (a) Yes. (b) No. (c) No. (e) Yes. (f) Yes, varies according to age.

7. (a) Annual. (b) First. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) Yes. (i) Yes. (j) Yes. (k) Held to accumulate.

9. No provision.

10. Thirty-one days; no interest.

11. (a) After one year, except for violation of military service provision. (b) No.

12. (a) Tenth. (b) Two. (c) May defer ninety days. (d) Repaid at any time. (e) Yes. (f) 6%; *. (g) Yes. (h) Yes.

13. (a) No. (b) Thirty-one days. (c) Yes (amount not stated); same; same; during service; yes; yes; within one year after war. (d) Yes; no provision; automatic restoration; payment of regular premiums. (e) Yes. (f) Reserve.

14. (a) Yes. (b) Paid-up insurance (see 2 above). (c) Two.

15. (a) Yes; yes. (b) Yes; 6%. (c) Yes.

16. (a) No. (b) No. (c) Yes. (d) No. (e) Yes.

17. No limit.

18. (a) At any time if extension period has not expired. (b) Yes, or reinstated. (c) 6%.

19. (a) None, except military or naval service. (b) None.

20. (a) No. (b) Yes. (c) Yes. (d) No, unless insured so directs. (e) Yes. (f) Yes. (g) Yes. (h) Yes.

21. No limit.

22. (a) Yes, after two years. (b) Thirty days. (c) Two. (d) Net level, American 3%. (e) Not more than 14/10 of sum insured prior to tenth year; for tenth and subsequent years no charge. (f) Yes. (g) Yes. (h) Yes.

23. (a) May defer ninety days. (b) No. (c) Yes.

24. (a) Yes. (b) For cash value. (c) Yes, within 30 days of default.

25. (a) Yes. (b) Yes. (c) Within 30 days. (d) Yes.

* Not stated in policy.

MERCHANTS' LIFE INSURANCE COMPANY.

Register-Tribune Building,

Des Moines, Ia.

Began business as an assessment association in 1894; reincorporated as a stock company February 10, 1915; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$30.75 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Paid-up insurance.
3. At will.
4. No provision; in practice, yes.
5. Upon receipt of due proof.
6. (a) Yes. (b) No, for 20 years only. (c) Annual instalments. (d) Yes. (e) Yes. (f) Yes.
9. (a) Accidental death, any cause, death occurring within 90 days after injury. (b) Yes. (c) Yes.
10. One month; no interest.
11. One year from date; yes.
12. (a) Twentieth. (b) Three. (c) At any time; may defer 90 days. (d) Repaid at any time. (f) 6%; yes. (g) Yes. (h) Yes.
13. (a) Yes, all branches, by terms of policy and application, and company's liability limited to reserve less any indebtedness.
14. (a) Yes, except premium loans. (b) Paid-up insurance. (c) Three.
15. No. provision.
16. (a) No. (b) No. (c) Yes. (d) *.
17. No limit.
18. (a) Within five years. (b) Yes, or allowed to remain as a lien. (c) 5%.
19. (a) None, except military and naval service. (b) Intoxicants, one year. (c) One year. (d) Premiums paid.
20. (a) No. (b) Yes. (c) Yes. (d) Not unless insured gives right. (f) No. (h) No.
21. No limit.
22. (a) Yes, after three years. (b) Two months. (c) Three. (d) Mod. prel. term, American 3½%. (e) Not more than 2½% of sum insured. (f) Yes.
23. (a) Yes, 90 days. (b) No. (c) No.
24. (b) No. (c) No.
25. (b) No. (c) No.

* Not stated in policy.

**METHODIST MINISTERS RELIEF INSURANCE
AND TRUST ASSOCIATION,**

Boston, Mass.

Began business in 1878; mutual; issues annual dividend policies only.

Twenty-year endowment policy, annual dividends, costing \$43.47 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Paid-up insurance; accumulated dividends may also be used to pay premiums.

3. At will.

4. Yes.

5. Upon receipt of due proof.

6. No provision.

7. (a) Annual. (b) First. (c) Yes, until third year. Dividend not contingent upon premium payment thereafter.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) No. (g) No. (h) Yes. (i) *. (j) Yes. (k) Left to accumulate.

9. No provision.

10. Thirty-one days; no interest.

11. (a) After one year. (b) No.

12. (a) Second. (b) Two. (c) At any time. (d) Repaid at any time. (e) No. (f) 5%; *. (g) Yes. (h) Yes.

13. No provision.

14. (a) Yes, except premium loans. (b) Paid-up insurance. (c) Two.

15. No provision.

16. (a) Yes. (b) No. (c) *. (d) No. (e) Yes.

17. No limit.

18. (a) Five years. (b) Yes. (c) 5%.

19. (a) None. (b) None. (c) None. (d) None.

20. (a) No. (b) Yes. (c) Yes. (d) *. (e) Yes. (f) No. (h) No.

21. No limit.

22. (a) Yes, after two years. (b) Cash value, time limit not stated; extended insurance, within ninety days. (c) Two. (d) Net level, American 3%. (e) None. (f) Yes. (g) No. (h) Yes.

23. (a) No. (b) No. (c) Yes.

24. (a) Yes. (b) For cash value. (c) Yes, within two months.

25. (a) Yes. (b) For cash value. (c) Within three months from default. (d) Yes.

* Not stated in policy.

METROPOLITAN LIFE INSURANCE COMPANY

New York City, N. Y.

Began business 1867; mutual company; issues participating policies only.

Twenty-payment life participating policy, costing \$29.76 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after second year. (e) Yes.
2. Paid-up insurance.
3. Must reserve right.
4. No provision; practice, yes.
5. Upon receipt of due proof.
6. (a) Yes. (b) No. (c) No. (e) Yes. (f) None.
7. (a) Annual. (b) When accrued. (c) No.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes.
- (f) No provision. (g) No. (h) Yes. (i) Yes. (j) No.
- (k) To purchase paid-up additions.
9. No provision.
10. Thirty-one days; none.
11. (a) Two years from date. (b) No.
12. (a) Twentieth. (b) Three. (c) May defer ninety days. (d) Yes. (e) Yes. (f) 6%; no. (g) Yes. (h) No.
13. (a) No. (b) Thirty-one days. (c) As may be required; present charge \$37.50 in or out U. S., payable during continuance of service; grace 31 days unused balance to be refunded one year after end of war. (d) Disability benefits cancelled, but restored after discharge from service on evidence of physical condition satisfactory to company. (e) No; six months. (f) Return of premiums.
14. (a) Yes, except premium loans. (b) Paid-up insurance. (c) Three.
15. No provision.
16. (a) No. (b) No. (c) Yes. (d) No. (e) No.
17. No limit.
18. (a) Any time, unless extension period has expired. (b) Loans previously granted may be continued. (c) 6%.
19. (a) None after one year, except military and naval service. (b) No provision. (c) One year. (d) Premiums paid.
20. (a) No. (b) Yes. (c) Yes. (d) Yes, unless otherwise specified by owner or beneficiary. (e) Yes. (f) Yes. (g) Yes. (h) Yes.
21. No limit.
22. (a) Yes, after three years, except cash value. (b) Three months. (c) Three. (d) Net level, American 3½%. (e) Not to exceed 2½% sum insured. (f) Yes. (g) Yes. (h) Yes.
23. (a) Yes, ninety days. (b) No. (c) Yes.
24. (a) No. (b) Cash value. (c) Within two months.
25. (a) No. (b) Yes. (c) No. (d) Yes.

Ordinary life policies are issued only in amounts of \$5,000 or more, and premiums must be paid annually, an extra premium being charged for disability provision.

MICHIGAN MUTUAL LIFE INSURANCE CO.,

Detroit, Mich.

Began business November 12, 1867; stock company; issues participating policies only.

Twenty-payment life, non-participating policy, costing \$28.50 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first two years. (e) Yes.
2. Extended insurance.
3. Must reserve right.
4. No provision; practice, yes.
5. Upon receipt of due proofs.
6. Will attach rider. (a) Yes. (b) No. (c) No. (e) Yes. (f) Yes.
9. No provision.
10. Thirty-one days, no interest.
11. (a) Two years from date. (b) Yes.
12. (a) Twentieth. (b) Three. (c) May defer six months. (d) Repaid at any time. (f) 6%; yes. (g) Yes. (h) Yes.
13. Military or naval service in time of war limits liability to reserve. No provision for permit.
14. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.
15. No provision.
16. (a) No. (b) No. (c) Yes. (d) No.
17. No limit.
18. (a) Within three years. (b) Yes, or reinstated. (c) 5%.
19. (a) None, except military and naval service. (b) None. (c) Two years. (d) Reserve on policy.
20. (a) No. (b) Yes. (c) Yes. (d) *. (f) No. (h) No.
21. No limit.
22. (a) Yes, after three years, except cash value. (b) One month. (c) Three. (d) Net level; American, 3½%. (e) Not more than 2½% of sum insured. (f) No.
23. (a) Yes, six months. (b) No. (c) No.
24. (b) No. (c) No.
25. (b) No. (c) No.

* Not stated in policy.

MID-CONTINENT LIFE INSURANCE COMPANY
Oklahoma City, Oklahoma.

. Began business June 24, 1910; stock company; issues non-participating policies. Policies provide that when they become paid up by their terms, dividends will be paid annually as may be determined by the directors.

Twenty-payment life non-participating policy, costing \$30.75 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision; practice, yes.

5. Upon receipt of due proof.

6. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) no provision.

9. (a) Yes. (b) None. (c) Yes.

10. Thirty-one days; no interest.

11. (a) After one year. (b) Yes.

12. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (f) 6%; in advance. (g) Yes. (h) Yes.

13. (a) No. (b) Must obtain permit. (c) Yes; none (except for aviation and submarine); \$100.00 per \$1,000 (aviation and submarine double); during service with regular premiums; yes; yes; when cost is determined. (d) Yes, yes; no provision. (e) Result of service. (f) Reserve.

14. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

15. No provision.

16. (a) No. (b) No. (c) *. (d) No.

17. No limit.

18. (a) At any time. (b) Yes, or reinstated. (c) 6%.

19. (a) None, except military and naval service. (b) None. (c) One year. (d) Premiums paid.

20. (a) No. (b) Yes. (c) Yes. (d) No, unless insured so directs. (f) No. (h) No.

21. No limit.

22. (a) Yes, after three years. (b) Three months. (c) Three. (d) Mod. prel. term, American 3½%. (e) Not to exceed 2½% amount insured. (f) No.

23. (a) No. (b) No. (c) No.

24. (b) No. (c) No.

25. (b) *. (c) No.

* Not stated in policy.

MIDLAND LIFE INSURANCE COMPANY,

Kansas City, Mo.

Began business August 2, 1900; stock company; issues non-participating policies only.

Twenty-payment life non-participating guaranteed premium reduction policy, costing \$38.34 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. Must reserve right.

4. No provision; practice, yes.

5. Upon receipt of due proof.

6. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) No.

9. No provision.

10. Thirty-one days; not exceeding 6%.

11. (a) After one year. (b) No.

12. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (f) Not exceeding 6%; in advance. (g) Yes. (h) Yes.

13. (a) Yes, aviation and submarine first five years of policy. (b) Thirty-one days. (c) Yes, if within first five years of policy; yes; yes; annually during service; yes; yes; one year after end of war. (d) Yes; no provision; yes; evidence insurability. (e) No, six months. (f) Return of regular premiums.

14. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

15. No provision.

16. (a) No. (b) No. (c) No. (d) No.

17. No limit.

18. (a) At any time. (b) Yes. (c) 5%.

19. (a) None, except military and naval service. (b) No. (c) No. (d) One year. (e) Premiums paid.

20. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (f) No provision. (h) No.

21. No limit.

22. (a) Yes, after three years. (b) Paid-up insurance, six months; cash value, no time limit. (c) Three. (d) Mod. prel. term, American, $3\frac{1}{2}\%$. (e) Not to exceed $6/10$ of 1% amount insured. (f) Yes.

23. (a) No. (b) No. (c) Yes.

24. (b) No. (c) No.

25. (b) For loan values. (c) No.

*** Not stated in policy.**

MIDLAND INSURANCE COMPANY,

St. Paul, Minn.

Began business September 23, 1906; stock company; issues non-participating policies only.

Twenty-payment life, non-participating policy, costing \$38.07 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. Either.

4. No provision.

5. Upon receipt of due proof.

6. (a) Yes. (b) No. (c) No. (e) Yes. (f) No.

9. (a) Any accident. (b) Yes; \$2.00. (c) Yes.

10. One month; no interest.

11. (a) After two years. (b) None.

12. (a) Twentieth; subject to surrender charge. (b) Three. (c) May defer six month. (d) Repaid at any time. (f) Not to exceed 6%; payable in advance or may be added to principal. (g) No. (h) Yes.

13. (a) No. (b) One month. (c) Yes; yes; yes; annually during service the first five years; yes; yes; one year after end of war. (d) Yes; yes; no provision. (e) No; six months. (f) Return of premiums, excluding war premiums.

14. (a) Yes. (b) Extended insurance. (c) Three.

15. (a) Within three years; no. (b) Yes, 6%. (c) No.

16. (a) No. (b) No. (c) *. (d) Yes.

17. No limit.

18. (a) Three years. (b) Yes, or reinstated. (c) 6%.

19. (a) None, except military and naval service. (b) No. (c) Two years. (d) Premiums paid.

20. (a) Yes. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (f) No. (h) Yes.

21. No limit.

22. (a) Yes, after three years, except cash value. (b) One month. (c) Three. (d) Mod. prel. term. American $3\frac{1}{2}\%$. (e) Not to exceed $2\frac{1}{2}\%$ of sum insured. (f) No.

23. (a) Yes, six months. (b) No. (c) No.

24. (b) No. (c) No.

25. (b) No. (c) No.

* Not stated in policy.

MIDLAND MUTUAL LIFE INSURANCE COMPANY

Columbus, Ohio.

Began business July 2, 1906; stock company; issues annual dividend policies only.

Twenty-payment life annual dividend policy, costing \$35.17 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. Yes.

5. Upon receipt of due proof.

6. (a) Yes. (b) Yes. (c) No. (d) No. (e) Yes. (f) Varies with plan and age.

7. (a) Annual. (b) Second. (c) No, except in case of first dividend.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) On any anniversary. (i) No provision; in practice, yes. (j) No. (k) To purchase paid-up additions.

9. No provision.

10. Thirty-one days; 5%.

11. (a) One year from date. (b) Yes.

12. (a) Twentieth. (b) Three. (c) May defer six months. (d) Repaid at any time. (e) Yes. (f) 6%; yes. (g) Yes. (h) Yes.

13. (a) Yes; terms of policy. (b) Thirty-one days. (c) At present \$37.50 per \$1,000 annually; same; same; during service; yes; yes; one year after the termination of the war. (d) Yes; no provision; yes; upon evidence of physical condition satisfactory to company. (e) Within one year thereafter. (f) Reserve.

14. (a) Yes. (b) Extended insurance. (c) Three.

15. (a) Yes; yes. (b) Yes; 6%. (c) Yes.

16. (a) No. (b) No. (c) Yes. (d) No. (e) No.

17. One year.

18. (a) Within three years, or thereafter by special arrangement. (b) Yes, or reinstated. (c) 5%.

19. (a) None, except military and naval service. (b) No. (c) Yes. (d) Premiums.

20. (a) Yes. (b) Yes. (c) Yes. (d) Not unless insured gives right. (e) Yes. (f) No provision; in practice, yes. (g) Yes. (h) Yes.

21. Five years.

22. (a) Yes, after three years. (b) Sixty days. (c) Three. (d) Mod. prel. term, American $3\frac{1}{2}\%$. (e) No more than $2\frac{1}{2}\%$ of sum insured. (f) Yes. (g) Yes. (h) Yes.

23. (a) No. (b) No. (c) No.

24. (a) No. (b) For cash value. (c) No.

25. (a) Yes. (b) For cash value. (c) No. (d) Yes.

MIDWEST LIFE INSURANCE COMPANY,

Lincoln, Neb.

Began business May 1, 1906; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, maturing at age 85, or at prior death, costing \$34.00 annually at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first two years. (e) Yes.
2. Extended insurance.
3. At will.
4. No provision.
5. Upon receipt of due proof.
6. (a) Yes. (b) Yes. (c) No. (d) No. (e) Yes (f) Yes.
9. (a) Any accident. (b) Yes.
10. Thirty-one days; no interest.
11. (a) Two years from date. (b) Yes.
12. (a) Twentieth. (b) Three. (c) At any time (d) Repaid at any time. (f) 6% compounded; no (g) No. (h) Yes.
13. (a) No. (b) None, see (f). (c) None, see (f). (d) Yes; yes; yes; special provision will be furnished on request. (f) Liability fixed by policy; first two years return of premiums; third year, 30% face policy; fourth year, 40%, and increasing 10% each year until at beginning of tenth year, and thereafter face of policy will be paid.
14. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.
15. No provision.
16. (a) No. (b) No. (c) Yes. (d) No.
17. No limit.
18. (a) At any time during period of extended insurance. (b) Yes, or reinstated. (c) 6%.
19. (a) None, except war limitations. (b) No. (c) Two years. (d) Premium paid.
20. (a) Yes. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (f) Yes. (g) Draws 4%. (h) Yes.
21. No limit.
22. (a) Yes, after three years. (b) Forty days (c) Three. (d) Mod. Prel. term, American, 3 1/4%. (e) Not to exceed 1 3/10% of sum insured. (f) No.
23. (a) Loan value; no cash value is available only at end of policy year to which annual premium has been paid or within 40 days thereafter. (b) No. (c) Yes.
24. (b) No. (c) No.
25. (b) No. (c) No.

MINNESOTA MUTUAL LIFE INSURANCE COMPANY,

St. Paul, Minn.

Began business in 1880; mutual; issues participating policies.

Twenty-payment life policy, annual dividends, costing \$37.48 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. Yes.

5. Upon receipt of due proof.

6. (a) Yes. (b) No. (c) No. (d) No. (e) Yes.

7. (a) Annual. (b) First. (c) Yes.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes.

(f) Yes. (g) Yes. (h) On any anniversary. (i) No; in practice, yes. (j) No. (a) Paid in cash.

9. No provision.

10. One month; no interest.

11. (a) After one year. (b) Yes.

12. (a) Twentieth. (b) Three. (c) May be deferred ninety days. (d) Repaid at any time. (e) Yes. (f) Not to exceed 6%; in advance or may be added to principal. (g) Yes. (h) Yes.

13. (a) Navy; aviation corps; by permit. (b) Thirty-one days. (c) Yes; within first ten years; no; yes; during service; not stated; yes; one year after war. (d) Yes; double indemnity not granted; no provision; none. (e) Death as result of service. (f) Return of regular premiums without interest.

14. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

15. No provision.

16. (a) No. (b) No. (c) *. (d) No. (e) No.

17. No limit.

18. (a) At any time. (b) Yes, or reinstated. (c) 6%.

19. (a) None, except military or naval service. (b) None. (c) One year. (d) Premiums paid.

20. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (e) Yes. (f) Yes. (g) Yes. (h) No.

21. No limit.

22. (a) Yes, after three years, except cash value. (b) One month. (c) Three. (d) Mod. prel. term. American 3½%. (e) *. (f) Yes. (g) Yes. (h) Yes.

23. (a) May defer 90 days. (b) No. (c) No.

24. (a) No. (b) No. (c) No.

25. (a) No. (b) No. (c) No. (d) Yes.

*** Not stated in policy.**

MISSOURI STATE LIFE INSURANCE COMPANY,
St. Louis, Mo.

Began business December 1, 1892; reorganized as a legal reserve company March 11, 1902; stock company; issues participating and non-participating policies.

Twenty-payment life annual dividend policy, costing \$38.28 annually per \$1,000 at age 35, exclusive of disability.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance; premium loans upon request.

3. Consent of company required.

4. Yes.

5. Immediately upon receipt of due proof.

6. (a) Yes. (b) Yes. (c) No. (d) No. (e) Yes. (f) Yes.

7. (a) Annual. (b) First. (c) Not after first dividend.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) Yes. (i) Yes. (j) No. (k) Left to accumulate.

9. (a) Any accident. (b) Yes. (c) Yes.

10. Thirty-one days; no interest.

11. (a) One year from date. (b) No.

12. (a) Twentieth. (b) Two. (c) May defer ninety days except when used for paying premium. (d) Repaid at any time. (e) Yes. (f) 6%; yes. (g) Yes. (h) Yes.

13. (a) No. (b) Thirty-one days. (c) Yes; none except for aviation and naval; yes; annually during service the first five years; yes; yes; one year after end of war. (d) Yes; yes; yes; evidence insurability. (e) Result of service. (f) Reserve.

14. (a) Yes. (b) Extended insurance; premium loans, if requested. (c) One.

15. (a) Yes; yes. (b) Yes; 6%. (c) Yes.

16. (a) No. (b) No. (c) No. (d) Yes. (e) No.

17. No limit.

18. (a) At any time. (b) Yes, or reinstated. (c) *.

19. (a) None, except military and naval service.

(b) None. (c) One year. (d) Premiums paid.

20. (a) No. (b) Yes. (c) Yes. (d) Not unless insured gives right. (e) Yes. (f) Yes. (g) Yes. (h) No.

21. No limit.

22. (a) Yes, after two years except cash values. (b) Grace. (c) Two. (d) Mod. prel. term, American 3%. (e) Not stated. (f) Yes. (g) Yes. (h) Yes.

23. (a) Yes, ninety days. (b) No. (c) No.

24. (a) No. (b) For cash values. (c) No.

25. (a) Yes. (b) Yes. (c) No. (d) Yes.

* Not stated in policy.

Note.—Policy contains a special clause providing for "Loan Insurance."

MONTANA LIFE INSSURANCE COMPANY.

Helena, Mont.

Began business in September, 1910; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, providing for guaranteed annual decrease of premium; total disability and double indemnity; annual premium \$41.45 per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Premium loans.

3. At will.

4. No provision; practice, yes.

5. Immediately upon receipt of due proof.

6. (a) Yes. (b) Yes. (c) No. (d) No. (e) Yes. (f) Yes; varies as to age and plan.

9. (a) Any accident. (b) \$1.50 per \$1,000. (c) Yes.

10. Thirty-one days; no interest.

11. (a) One year from date. (b) Yes.

12. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (f) 6%; yes. (g) Yes. (h) Yes.

13. (a) No. (b) No provision. (c) Yes; yes; yes; annually during service; no provision; no provision. (d) Yes; yes; no provision. (f) Reserve.

14. (a) Yes. (b) Premium loans. (c) Three.

15. (a) Yes; yes. (b) Yes; 6%. (c) Yes.

16. (a) No. (b) No. (c) *. (d) *.

17. No limit.

18. (a) At any time. (b) Yes, or reinstated. (c) 6%.

19. (a) None after the first year, except military and naval service. (b) None. (c) One year. (d) Premiums paid.

20. (a) Yes. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (f) Yes. (g) Draws 3½% interest. (h) No.

21. No limit.

22. (a) Yes, after three years. (b) Thirty-one days. (c) Three. (d) Mod. prel. term, American 3½%. (e) None. (f) Yes.

23. (a) No. (b) No. (c) No.

24. (b) No. (c) No.

25. (b) No. (c) No.

*** Not stated in policy.**

Note.—Policy contains special clause regarding "Loan Insurance."

THE MORRIS PLAN INSURANCE SOCIETY.

New York, N. Y.

Began business September 18, 1917; stock company.

This company writes industrial insurance, but a reference to the form of contract is made because of its unique features, the insurance being intended merely to cover the hazard of death, thus relieving the co-makers of the note upon which money is advanced by the Morris Plan banks or companies. Premiums are payable weekly, the policy being payable as follows:

"If the insured be indebted to any bank or company operating The Morris Plan or to co-makers under The Morris Plan for such indebtedness, the proceeds of this policy or so much thereof as may be necessary shall be applied or paid, (1) in payment of such indebtedness to any bank or company operating The Morris Plan to whom the insured may be indebted, (2) to the co-makers of the insured if there be due them anything on account of such indebtedness, and (3) the remainder thereof, if any, to the beneficiary named in said schedule."

Any information regarding this contract will be furnished upon request.

MUTUAL BENEFIT LIFE INSURANCE COMPANY,

Newark, N. J.

Began business April, 1845; mutual; issues annual dividend policies only.

Twenty-payment life annual dividend policy, costing \$36.22 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance; premium loans if requested.

3. At will.

4. No provision; practice, yes.

5. Immediately upon receipt of due proof.

6. No provision.

7. (a) Annual. (b) First. (c) Not after 2nd premium.

8. (a) Yes. (b) Yes. (c) No. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) Reduce premium or in cash.

9. No Provision.

10. One month; no interest.

11. (a) After one year. (b) Military and naval service within five years.

12. (a) Fifteenth. (b) †One, or instalment thereof. (c) At any time. (d) Yes, if policy is in force. (e) Yes. (f) 6%; no. (g) Yes. (h) No.

13. (a) Yes, aéro; practice. (b) One month of not less than 30 days. (c) \$37.50; same; same; during service if engaged within five years from date of policy; yes; yes; within one year after the termination of war. (d) No provision. (e) No; six months. (f) Return of premiums paid, except extra premium.

14. (a) Yes. (b) Extended insurance; premium loans available if requested. (c) †One, or instalment thereof.

15. (a) Yes; yes. (b) Yes; not to exceed 6%. (c) Yes, † generally.

16. (a) No. (b) No. (c) No. (d) No. (e) No.

17. No limit.

18. (a) At any time. (b) Yes, or reinstated. (c) Not to exceed 6%.

19. (a) None, except military and naval service. (b) None. (c) One year. (d) Nothing.

20. (a) No. (b) Yes. (c) Yes. (d) †Yes. (e) Yes. (f) Yes. (g) Yes. (h) Yes.

21. No limit.

22. (a) †Yes, after one year. (b) One month. (c) †One, or instalment thereof. (d) Net level, American, 3%. (e) 1% of sum insured and existing dividend additions until sixth year, from beginning of sixth year, charge will be reduced each year 1/10. (f) Yes. (g) Yes, on accelerative endowment plan. (h) Yes.

23. (a) No. (b) No. (c) Yes.

24. (a) No. (b) For cash values. (c) No.

25. (a) No. (b) Yes. (c) No. (d) Yes.

† Unless right is withheld at request of insured.

‡ When reserve is in excess of \$10 per \$1,000.

MUTUAL LIFE INSURANCE COMPANY,

New York City, N. Y.

Began business February, 1843; mutual; issues annual dividend policies only.

Twenty-payment life policy, annual dividends, premium, exclusive of disability benefit premium, \$38.24 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first two years. (e) Yes.
2. Extended insurance.
3. Must reserve right.
4. Yes.
5. Upon receipt of due proof.
6. (a) Yes. (b) Yes. (c) See previous answer. (d) No. (e) Yes. (f) Varies according to age.
7. (a) Annual. (b) First. (c) No; except second year.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) On any anniversary. (i) No. (j) No. (k) To purchase paid-up additions.
9. (a) Travel accident. (b) Yes. (c) Yes.
10. Thirty-one days; no interest charged.
11. (a) After two years. (b) Yes.
12. (a) Tenth. (b) Three, but they may be paid out of loan value. (c) At any time. (d) Yes. (e) Yes. (f) 6%; at end of year. (g) Yes. (h) Yes.
13. (a) No. (b) Thirty-one days. (c) Yes; none; 10% face of policy; during first two policy years; yes; unused balance will be refunded; investigation to be begun six months after termination of war. (d) Yes; yes; no provision for restoration. (e) No; six months. (f) Reserve.
14. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.
15. No provision.
16. (a) No. (b) No. (c) Yes. (d) No. (e) No.
17. No limit.
18. (a) Three years. (b) Yes, or reinstated. (c) 6%.
19. (a) Certain hazardous occupations, one year. (b) None. (c) One year. (d) Nothing.
20. (a) No provision. (b) Yes. (c) Yes. (d) Yes, if insured so directs, except in case of continuous instalments. (e) Yes, but continuous instalment settlement only for the 20 years certain participate. (f) Yes. (g) Yes. (h) No provision.
21. No limit.
22. (a) Yes, after three years. (b) Three months. (c) Three. (d) Net level, American 3%; (e) No charge after ninth year. (f) Yes. (g) Yes. (h) Yes.
23. (a) No. (b) No. (c) Yes.
24. (a) No. (b) No. (c) Yes, within this months.
25. (a) No. (b) No. (c) Within three months. (d) Yes.

NATIONAL-AMERICAN LIFE INSURANCE CO.,
Burlington, Iowa.

Began business as a legal reserve company June 1, 1912; mutual; issues annual dividend policies only.

Twenty-payment life annual dividend policy, costing \$34.07 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Extended insurance.
3. Consent of company required.
4. Yes.
5. Upon receipt of due proof.
6. Rider attached when requested.
7. (a) Annual. (b) Second. (c) No.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) No. (g) No. (h) Yes, on any anniversary. (i) No. (j) No. (k) To purchase paid-up insurance.
9. No provision.
10. (a) Thirty-one days; no interest.
11. (a) One year from date. (b) Yes.
12. (a) 20th. (b) 3. (c) At any time. (d) Repaid at any time. (e) No. (f) *; yes. (g) Yes. (h) Yes.
13. (a) Yes; aviation and submarine; practice company. (b) Thirty days. (c) During first five years of policy if engaged in service an extra premium required; present rate \$37.50 per \$1,000. (d) No provision. (e) Active service. (f) Premiums with interest or reserve.
14. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.
15. No provision.
16. (a) No. (b) No. (c) No. (d) No. (e) No.
17. No limit.
18. (a) At any time. (b) Yes. (c) 5%.
19. (a) None, except military and naval service. (b) Written consent and extra premium required. (c) No. (d) One year. (e) Premiums paid.
20. (a) No. (b) Yes. (c) Yes. (d) No. (e) No. (f) No. (h) No.
21. Three years.
22. (a) Yes, after three years. (b) Four months. (c) Three. (d) Mod. prel. term, American $3\frac{1}{2}\%$. (e) Not to exceed $2\frac{1}{2}\%$ sum insured. (f) Yes. (g) No. (h) No.
23. (a) No. (b) No. (c) No.
24. (a) No. (b) No. (c) No.
25. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

NATIONAL FIDELITY LIFE INSURANCE COMPANY,
Sioux City, Ia.

Began business January 18, 1916; stock company; issues non-participating policies only.

Twenty-payment life endowment at age 35, non-participating policy, costing \$30.00 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance, premium loans, if requested.

3. At will.

4. No provision; practice, yes.

5. Immediately upon receipt of due proofs.

6. (a) Yes. (b) Yes. (c) Yes. (d) No. (e) Yes.

(f) Yes.

7. Non-participating only.

8. Non-participating only.

9. (a) Any accident. (b) Yes. (c) Yes.

10. Thirty-one days; no interest.

11. (a) One year from date. (b) No.

12. (a) Twentieth. (b) Three. (c) At any time.

(d) Repaid at any time. (f) Not more than 6%; yes, or added to principal. (g) Yes. (h) No.

13. (a) No. (b) Thirty-one days. (c) No extra premium in military service in United States, 10% extra on leaving U. S. or entering naval service (in United States or out); payable within 31 days; for one year; no grace after first payment; yes; one year after war ends. (d) Yes; yes; yes; on evidence of acceptability. (e) Yes. (f) Reserve.

14. (a) Yes. (b) Extended insurance, premium loans, if requested. (c) Three.

15. (a) Yes; yes. (b) Yes; not more than 6%. (c) Yes.

16. (a) No. (b) No. (c) *. (d) *.

17. No limit.

18. (a) At any time. (b) Yes, or reinstated. (c) Not more than 6%.

19. (a) None, except military and naval service in time of war. (b) None. (c) One year. (d) Premiums paid with 6% interest.

20. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (f) Yes. (g) Yes; draws 3½% interest. (h) No.

21. No limit.

22. (a) Yes, after three years. (b) Thirty-one days. (c) Three. (d) Mod. prel. term, American 3½%. (e) Not more than 2½% of sum insured. (f) Yes.

23. (a) No. (b) No. (c) No.

24. (b) No. (c) No.

25. (b) No. (c) No.

* Not stated in policy.

Note.—After policy is paid up by its terms it may be exchanged for a paid-up participating policy for the same amount.

**NATIONAL LIFE INSURANCE COMPANY OF
MONTANA,**

Butte, Mont.

**Began business August 9, 1911; stock company;
issues non-participating policies only.**

Twenty-payment life (guaranteed coupon reduction), non-participating policy, costing \$41.87 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) No. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision.

5. Immediately upon receipt of due proof..

6. (a) Yes. (b) No. (c) Yes. (d) Yes. (e) Yes. (f) No provision.

9. (a) Any accident. (b) No provision. (c) Yes.

10. One month; 6%.

11. (a) Date of issue. (b) Yes.

12. (a) Twentieth. (b) Two. (c) May defer 90 days, except when used to pay premium. (d) Repaid at any time. (e) 6%; in advance. (g) Yes. (h) Yes.

13. (a) Yes, aviation and submarine; permit. (b) One month. (c) Yes; yes; yes; annually during service first five years of policy; yes; yes; one year after termination of war. (d) Yes; yes; no provision. (e) No; one year thereafter. (f) Premiums paid.

14. (a) Yes, except premium loans. (b) Extended insurance. (c) One.

15. No provision, but company will grant same.

16. (a) No. (b) No. (c) Not stated. (d) No.

17. No limit.

18. (a) At any time. (b) Yes, or reinstated. (c) 6%.

19. (a) None, except military and naval service. (b) No. (c) One year. (d) Premiums paid with 3½% interest.

20. (a) No. (b) Yes. (c) No. (d) No, unless insured gives right. (f) No. (h) No.

21. No limit.

22. (a) Yes, after two years. (b) Grace. (c) Two. (d) Mod. prel. term, American 3½%. (e) Not to exceed 2½% sum insured. (f) Yes.

23. (a) No. (b) No. (c) No.

24. (b) No. (c) No.

25. (b) No. (c) No.

**NATIONAL LIFE INSURANCE COMPANY OF THE
UNITED STATES OF AMERICA.**

Chicago, Ill.

**Began business August 1, 1868; stock company;
issues non-participating policies only.**

**Twenty-payment life (endowment at age 35) non-
participating policy, costing \$30.54 annually per \$1,000
at age 35.**

**1. (a) Yes. (b) Yes. (c) Representations. (d)
Not after first year. (e) Yes.**

2. Extended insurance.

3. At will.

4. No provision; practice, yes.

5. Upon receipt of due proof.

**6. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e)
Yes. (f) Yes, varies with age.**

9. No provision.

10. One month; no interest.

11. (a) One year from date. (b) Yes.

**12. (a) Twentieth. (b) Three. (c) May defer
ninety days except when used for the purpose of pay-
ing premiums. (d) Repaid at any time. (f) 6%;
yes. (g) Yes. (h) Yes.**

**13. (a) No. (b) No provision. (c) Yes; at pres-
ent none; yes; annually during service; yes; yes;
one year after end of war. (d) Yes; no provision.
(e) Result of service. (f) Reserve.**

**14. (a) Yes, except premium loans. (b) Extended
insurance. (c) Three.**

15. No provision.

16. (a) No. (b) No; yes, in application. (d) No.

17. No limit.

**18. (a) At any time. (b) Yes, or reinstated.
(c) 6%.**

**19. (a) None, except military and naval service.
(b) No. (c) One year. (d) Premium returned.**

**20. (a) No. (b) Yes. (c) Yes. (d) Yes, if in-
sured so directs. (f) No. (h) No.**

21. No limit.

**22. (a) Yes, after three years, except cash value.
(b) Two months. (c) Three. (d) Mod. prel. term.
American 3½%. (e) *. (f) Yes.**

23. (a) Yes, ninety days. (b) No. (c) No.

24. (b) No. (c) No.

25. (b) No. (c) No.

*** Not stated in policy.**

**NATIONAL LIFE INSURANCE CO. OF VERMONT,
Montpelier, Vt.**

Began business February 1, 1856; mutual; issues annual dividend policies only.

Twenty-payment life annual dividend policy, costing \$37.27 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Extended insurance.
3. At will.
4. Yes.
5. Immediately upon receipt of due proofs.
6. No provision.
7. (a) Annual. (b) First. (c) No.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) Yes. (i) Yes. (j) No. (k) Paid in cash.
9. No provision.
10. Thirty-one days; no interest.
11. (a) One year from date. (b) No.
12. (a) Eighth. (b) Three. (c) At any time, except in states requiring reservation of right to defer. (d) Repaid at any time. (e) Yes. (f) 6%; no. (g) Yes. (h) Yes.
13. (a) No. (b) Thirty-one days. (c) Yes, at present \$37.50; same; same; during service, if engaged within five years from date of policy; yes; yes; within one year after termination of war. (d) No provisions. (e) No; six months. (f) Premiums paid.
14. (a) Yes. (b) Extended insurance. (c) Three.
15. (a) Yes. (b) Yes; 6%. (c) Yes.
16. (a) No. (b) No. (c) Yes. (d) No. (e) No.
17. No limit.
18. (a) At any time. (b) Yes, or reinstated. (c) 6%.
19. (a) None, except military and naval service. (b) No. (c) One year. (d) Premium paid.
20. (a) No provision; in practice, yes. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (e) Yes. (f) Yes. (g) Yes. (h) Yes.
21. Six years.
22. (a) Yes. (b) Three months. (c) Three. (d) Net level, American 3%. (e) 2½% of sum insured as regards extended insurance and not exceeding 1% of sum insured as regards cash or loan values. (f) Yes. (g) Yes. (h) Yes.
23. (a) No. (b) No. (c) Yes.
24. (a) No. (b) Cash value. (c) Within 3 months.
25. (a) Yes. (b) Yes. (c) Within three months. (d) Yes.

NEVADA STATE LIFE INSURANCE COMPANY,
Reno, Nevada.

Began business June 20, 1917; stock company; issues non-participating policies only.

Twenty-payment life (guaranteed premium reduction) non-participating coupon policy, costing \$41.22 per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Premium loan.

3. At will.

4. No provision; practice, yes.

5. Immediately receipt due proofs.

6. (a) No. (b) No. (c) Yes. (d) Yes. (e) Yes. (f) Yes.

9. (a) Any accident. (b) Yes. (c) Yes.

10. One month; without interest.

11. (a) One year from date. (b) Yes.

12. (a) Twentieth. (b) Three. (c) Any time. (d) Yes. (f) Not to exceed 6% in advance. (g) Yes. (h) Yes.

13. (a) No. (b) One month. (c) Yes; yes; yes; annually while so engaged if within first five years of policy; yes; yes; one year after end of war. (d) Yes; yes; yes; evidence of insurability. (e) No; six months. (f) premiums paid exclusive of extra war premiums.

14. (a) Yes. (b) Premium loans. (c) Three.

15. (a) Yes. (b) Yes, not to exceed 6%. (c) Yes.

16. (a) No. (b) No. (c) Yes. (d) *.

17. No limit.

18. (a) Any time. (b) Yes. (c) Not exceeding 6%.

19. (a) None, except military and naval service. (b) None. (c) One year. (d) Cash premium actually paid.

20. (a) Yes. (b) Yes. (c) Yes. (d) Yes, if insured so directs. (f) Yes. (h) Yes.

21. No limit.

22. (a) Yes, after three years premiums paid. (b) One month. (c) Three. (d) Full prel. term, American 3½%. (e) None. (f) Yes.

23. (a) No. (b) No. (c) No.

24. (b) *. (c) *.

25. (b) Yes. (c) *.

* Not stated in policy.

**NEW ENGLAND MUTUAL LIFE INSURANCE
COMPANY,**

Boston, Mass.

Began business December 1, 1843; mutual; issues annual dividend policies only.

Twenty-payment life annual dividend policy, costing \$36.90 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes, with application. (c) Representations. (d) Not after first year. (e) Yes.

2. Paid-up insurance unless extended insurance has been requested in application.

3. Must reserve right.

4. Yes.

5. Upon receipt of due proof.

6. (a) Yes. (b) No. (c) No. (d) No. (e) No.

7. (a) Annual. (b) First. (c) Not after second.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) Yes. (i) Yes. (j) Yes.

(k) To accumulate.

9. No provision.

10. Thirty-one days; no interest.

11. (a) After one year. (b) No.

12. (a) Third. (b) Three. (c) May defer ninety days. (d) Repaid at any time. (e) Yes. (f) 6%; in advance. (g) Yes. (h) Yes.

13. (a) Aviation; practice of company. (b) Thirty-one days. (c) \$37.50 per \$1,000, anywhere during service if within five years from date of policy; yes; within one year after termination of war. (d) No provisions. (e) No. (f) Liability limited to return of regular premiums if death occurs in service or six months thereafter, unless extra premium is paid.

14. (a) Yes. (b) Paid-up, or extended insurance if requested in application. (c) Three.

15. (a) *. (b) Yes; 6%. (c) Yes, unless beneficiary is named in policy.

16. (a) No. (b) No. (c) Yes. (d) Three-fourths on life and endow. (e) Yes.

17. No limit.

18. (a) At any time. (b) Yes, or reinstated. (c) 6%.

19. (a) None after one year, except military and naval service. (b) No provision. (c) One year. (d) Premium received.

20. (a) Yes. (b) Yes. (c) Yes. (d) No. (e) Yes. (f) No. (h) No.

21. No limit.

22. (a) Yes, after three years, except cash value. (b) Grace period. (c) Three. (d) Net level, American 3%. (e) None after third year. (f) Yes. (g) Yes. (h) Yes.

23. (a) May defer ninety days. (b) No. (c) Yes.

24. (a) Yes. (b) Cash value only. (c) No.

25. (a) Yes. (b) Yes. (c) No. (d) Yes.

*** Not stated in policy.**

NEW JERSEY LIFE INSURANCE COMPANY.

Newark, N. J.

. Began business January 20, 1917; stock company.

This company has ignored our repeated requests for current information.

It is our purpose, however, to secure all possible information obtainable so that we may answer inquiries received from our subscribers.

NEW WORLD LIFE INSURANCE COMPANY,

Spokane, Wash.

Began business May 23, 1911; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$32.29 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Yes.

3. At will.

4. Yes; by practice of company.

5. Receipt of due proof.

6. (Applies to certain forms only.) (a) Yes. (b) Yes. (c) Yes. (d) No. (e) Yes. (f) Yes; varies.

9. No provision.

10. One month, not less than 30 days; 6%.

11. (a) After one year. (b) Yes.

12. (a) Twentieth. (b) Three. (c) May defer not exceeding six months. (d) Repaid at any time. (f) 6%, in advance. (g) Yes. (h) No provision.

13. In event of death resulting from service in time of war without first obtaining written permission company's liability limited to premiums paid.

14. (a) Yes, except premium loans. (b) Extended. (c) Three.

15. No provision.

16. (a) No. (b) No. (c) Yes. (d) No.

17. Six years.

18. (a) At any time. (b) Yes, or reinstated. (c) 6%.

19. (a) Not clear. (b) None. (c) One year. (d) Premiums paid.

20. (a) No. (b) Yes. (c) Yes. (d) Only with written consent of insured. (f) Yes. (g) 3½%. (h) No.

21. Six years.

22. (a) Yes, after three years, except cash value. (b) Sixty days. (c) Three. (d) Mod. prel. term, American 3½%. (e) Not to exceed \$25 per \$1,000. (f) Yes.

23. (a) Not to exceed six months. (b) No. (c) No.

24. (b) For cash. (c) No.

25. (b) For cash. (c) No.

* Not stated in policy.

NEW YORK LIFE INSURANCE COMPANY,

New York, N. Y.

Began business April 12, 1845; mutual; issues annual dividend policies only.

Twenty-payment life annual dividend policy costing \$41.18 annually per \$1,000 at age 35. Policy provides for disability benefits and double its face for fatal general accident.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after two years. (e) Yes.

2. Extended insurance.

3. Must reserve right.

4. Yes.

5. Upon receipt of due proof.

6. (a) Yes. (b) Yes. (d) No. (e) Yes. (f) Yes.

7. (a) Annual. (b) Second. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes.

(f) Yes. (g) Yes. (h) On any anniversary. (i) Yes.

(j) No. (k) To purchase paid-up additions.

9. (a) Yes, two forms, general accident and travel accident. (b) Yes. (c) Yes.

10. One month; 5%.

11. (a) Two years from date. (b) No.

12. (a) Tenth. (b) Three. (c) At any time. (d) At any time. (e) Yes. (f) 6%; no. (g) Yes. (h) No.

13. Service outside the United States within the first two years of policy necessitates single extra premium of 10% of face of policy; grace of 31 days allowed for notice to company and payment; amount of extra premium not required refunded one year after end of war; disability benefits and double indemnity feature suspended while in service outside the United States; failure to pay extra premium limits liability to one-fifth of the face of policy.

14. (a) Yes, except premium loans. (b) Extended insurance. (c) Three (on some plans two).

15. No provision.

16. (a) No. (b) No. (c) No. (d) No. (e) No.

17. No limit.

18. (a) Five years. (b) Yes, or reinstated. (c) 5%.

19. (a) No. (b) No. (c) Two years. (d) Premiums paid.

20. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (e) Yes. (f) Yes. (g) Yes. (h) Yes.

21. No limit.

22. (a) Yes, after three years' premiums (some plans after two). (b) Three months. (c) Three (or two on some plans). (d) Net level, American 3%. (e) Not more than 1½% sum insured. (f) Yes. (g) Yes. (h) Yes.

23. (a) No. (b) No. (c) Yes, after tenth year.

24. (a) No. (b) No. (c) No.

25. (a) No. (b) Yes. (c) No. (d) Yes.

Note.—Policy contains a special clause providing for "Loan Insurance."

† NIAGARA LIFE INSURANCE COMPANY.

Buffalo, N. Y.

Began business in 1869; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, maximum annual premium, \$38.34; minimum annual premium, \$28.76 (payable in second or subsequent years at election of insured) per \$1,000 at age 35. If maximum premium is paid, policy is paid up in 14½ years.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Paid-up insurance.

3. At any time.

4. Yes, and in case of limited pay life policies to lower premium.

5. Upon written proofs of death.

6. (a) Yes. (c) Yes (monthly income). (f) No.

9. †

10. Thirty days; 6%.

11. (a) One year from date. (b) Yes.

12. (a) Fifteenth; loan values are materially increased if the maximum premium is paid. (b) Three. (c) May defer ninety days. (d) Repaid at any time. (f) 6%; in advance. (g) Yes. (h) Yes.

13. †

14. (a) Yes, except premium loans. (b) Paid-up insurance. (c) Three.

15. No regular provision.

16. (a) No. (b) No. (c) No. (d) No.

17. No limit.

18. (a) At any time. (b) Yes, or reinstated. (c) 6%.

19. (a) None (military and naval service); consent of company required at any time. (b) None. (c) One year. (d) Premiums paid.

20. (a) No. (b) Yes. (c) Yes. (d) No. (f) No. (h) No.

21. No limit.

22. (a) Yes, after three years. (b) Three months. (c) Three. (de) Select and ultimate, American 3½%; (e) Not to exceed 2½% of sum insured for cash or loan; 10% reserve for extended insurance, nothing for paid up. (f) No.

23. (a) *. (b) No. (c) Yes, after fourteenth year.

24. (b) No. (c) No.

25. (b) No. (c) No.

* Not stated in policy.

The policy embodies a health contract providing for indemnity for loss of time due to disability which calls for the payment of an extra annual premium.

† This company having ignored our repeated requests for current information, this analysis is reprinted from our 1917 edition, the numbers of questions only being changed.

NORTH AMERICAN LIFE AND CASUALTY CO.,

Minneapolis, Minn.

Began business as an assessment association in 1896; reincorporated as a stock company September 1, 1915; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$29.68 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. Must reserve right.

4. Yes.

5. Upon receipt of satisfactory proof.

6. (a) Yes. (b) No. (c) No.

9. No provision.

10. Thirty-one days; no interest.

11. (a) After one year. (b) None.

12. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (f) 6%; yes. (g) Yes. (h) Yes.

13. (a) Submarine and aviation; terms of policy. (b) One month (30 days). (c) Yes; none; 10% face of policy; annually while so engaged, if within five years from date of policy; yes; yes; within year after close of war. (d) No. (e) No; one year thereafter. (f) Return of premiums.

14. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

15. No provision.

16. (a) No. (b) No. (c) No.

17. No limit.

18. (a) At any time. (b) Yes. (c) 6%.

19. (a) None, except military and naval service. (b) None. (c) One year. (d) Premiums paid.

20. (a) No. (b) Yes. (c) Yes. (d) Yes. (f) Yes. (g) Yes; draws 3½% interest. (h) Yes.

21. Five years.

22. (a) Yes, after three years. (b) One month. (c) Three. (d) Full prel. term, American 3½%. (e) * (f) Yes.

23. (a) No. (b) No. (c) Yes.

24. (b) No. (c) No.

25. (b) No. (c) No.

* Not stated in policy.

NORTH AMERICAN LIFE INSURANCE CO.,

Chicago, Ill. (formerly) Newark, N. J.

Began business February 4, 1907; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$30.94 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after two years. (e) Yes.
2. Extended insurance.
3. At will.
4. No provision; practice, yes.
5. Upon receipt of due proof.
6. (a) Yes. (b) No. (c) Yes. (d) Yes. (e) Yes. (f) Yes.
9. No provision.
10. One month; no interest.
11. (a) After one year. (b) No.
12. (a) Twentieth. (b) Three. (c) May defer ninety days, except to pay premiums. (d) Repaid at any time. (f) 6%; in advance. (g) Yes. (h) No; practice of company.
13. (a) No. (b) One month. (c) Yes; yes; yes; annually during service the first five years of the policy; yes; yes; one year after end of war. (d) Yes; no provision; yes; evidence of good health. (e) No, six months. (f) Premiums paid exclusive of war premiums.
14. (a) Yes. (b) Extended insurance; premium loans if requested upon due date. (c) Three.
15. (a) Yes. (b) Yes; 6%. (c) No.
16. (a) No. (b) No. (c) Yes. (d) No.
17. No limit.
18. (a) At any time. (b) Yes, or reinstated. (c) 6%.
19. (a) None, except military and naval service. (b) None. (c) Two years. (d) Premiums paid with 6% interest.
20. (a) Yes. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (f) Yes. (g) Draws 3½% interest. (h) No.
21. No limit.
22. (a) Yes, after three years. (b) One month. (c) Three. (d) Mod. prel. term, American 3½%. (e) Not to exceed 1% amount insured. (f) Yes.
23. (a) May defer ninety days. (b) No. (c) Yes.
24. (b) For cash values. (c) No.
25. (b) For cash values. (c) No.

†NORTH AMERICAN LIFE INSURANCE CO.,

Omaha, Neb.

Began business in 1906; mutual; issues participating policies only.

Twenty-payment life policy, providing for a death benefit ranging from \$500 during first year to \$6,000 at the end of the twentieth year, costing \$191.70 annually at age 35.

1. (a) *. (b) *. (c) *. (d) *. (e) *.
2. Extended insurance.
3. Must reserve right.
4. No provision.
5. Within sixty days upon approval of due proof.
6. In event of total permanent disability company will pay same amount as that payable in event of death.
7. (a) Annual. (b) First. (c) Yes.
8. Dividends payable in form of nineteen coupons: in addition at end of accumulation period a dividend apportionment will be made for any extra surplus accruing under policy. Policy does not state whether coupon dividends are payable in cash. The profit-sharing clause in policy provides that such dividends shall be "accredited."
9. †
10. Sixty days; 6%.
11. (a) From date of issue. (b) *.
12. (a) *. (b) Three. (c) Within thirty days.
- (d) Repaid at any time. (e) No. (f) 6%, in advance.
- (g) Yes. (h) Yes.
13. †
14. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.
15. No provision.
16. (a) No. (b) No. (c) Yes. (d) Yes. (e) No.
17. One year.
18. (a) Five years. (b) Yes. (c) 6%.
19. (a) None. (b) None. (c) None.
20. (a) Yes. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (e) Yes. (f) Yes. (g) Yes. (h) No
21. Twelve months.
22. (a) Yes, after three years. (b) Two months.
- (c) Three. (d) Full prel. term, Actuaries 4% (e) *.
- (f) No. (g) No. (h) No.
23. (a) No. (b) No. (c) No.
24. (a) No. (b) No. (c) No.
25. (a) No. (b) No. (c) No. (d) Yes.

*** Not stated in policy.**

† This company having ignored our repeated requests for current information, this analysis is reprinted from our 1917 edition, the numbers of questions only being changed.

NORTHERN ASSURANCE CO. OF MICHIGAN.

Detroit, Mich.

Began business October 19, 1907; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy (maturing as an endowment at age 85), costing \$30.72 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision; practice, yes.

5. Upon receipt of due proof.

6. (a) Yes. (b) Yes. (c) Yes. (d) No. (e) Yes. (f) Yes.

9. (a) Travel accident. (b) Yes. (c) Yes.

10. Thirty-one days; no interest.

11. (a) One year from date. (b) No.

12. (a) Twentieth. (b) Three. (c) May defer ninety days, except when used for payment of premiums. (d) Repaid at any time. (f) Not to exceed 6%; yes. (g) Yes. (h) Yes.

13. (a) No. (b) Thirty-one days. (c) Nothing, within limits of United States; \$50 per \$1,000 outside limits of United States; annually during service; yes; no. (d) Yes; yes; no. (e) No; six months. (f) Reserve.

14. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

15. No provision.

16. (a) No. (b) No. (c) Yes. (d) No.

17. No limit.

18. (a) Within three years, or within term of extension. (b) Yes. (c) 5%.

19. (a) None, except military and naval service. (b) No. (c) One year. (d) Reserve.

20. (a) No. (b) Yes. (c) Yes. (d) No, unless insured so directs. (f) Yes. (g) Draws $3\frac{1}{2}\%$ interest. (h) No.

21. Six years.

22. (a) Yes, after three years, except cash value. (b) During term of extended insurance. (c) Three. (d) Mod. prel. term, American $3\frac{1}{2}\%$. (e) Not to exceed 1% of sum insured. (f) Yes.

23. (a) Yes, ninety days. (b) No. (c) No.

24. (b) For cash values. (c) No.

25. (b) For cash values. (c) No.

* Not stated in policy.

†NORTHERN LIFE INSURANCE COMPANY.

Seattle, Wash.

Began business July 24, 1906; stock company; issues participating and non-participating policies.

Twenty-payment life, five year option policy, with accident and health benefits, costing \$42.15 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision.

5. Upon receipt of due proof.

6. (a) Yes. (c) Yes. (f) Yes, 60 cents. Policy also contains several accident and health benefits for which an extra premium of \$5.45 per \$1,000 per annum is charged.

7. (a) Quinquennial. (b) Fifth. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) Yes. (i) Yes. (j) No. (k) Cash.

9. † (See 6.)

10. One month; no interest.

11. (a) Life section, one year from date. (b) Yes.

12. (a) Twentieth. (b) Three. (c) May defer six months. (d) Repaid at any time. (e) Yes. (f) Not to exceed 6%; yes. (g) Yes. (h) Yes.

13. †

14. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

15. No provision.

16. (a) No. (b) No. (c) Yes. (d) No. (e) No.

17. No limit.

18. (a) Within five years. (b) Yes. (c) Not to exceed 6%.

19. (a) None; permit required at any time. (b) None. (c) None.

20. (a) Yes. (b) Yes. (c) Yes. (d) At insured's option. (e) Yes. (f) Yes. (g) Yes. (h) Yes.

21. No limit.

22. (a) Yes, after three years. (b) One month. (c) Three. (d) Mod. prel. term, American 3½%. (e) Not to exceed 2½% of sum insured. (f) No. (g) Yes. (h) Yes.

23. (a) No. (b) No. (c) No.

24. (a) No. (b) No. (c) No.

25. (a) No. (b) No. (c) No. (d) No.

† This company having ignored our repeated requests for current information, this analysis is reprinted from our 1917 edition, the numbers of questions only being changed.

**NORTHERN STATES LIFE INSURANCE COMPANY,
Hammond, Ind.**

Began business March 7, 1911; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$31.12 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision.

5. Immediately upon receipt of due proof.

6. (a) Yes. (b) No. (c) Yes. (d) Yes. (e) Yes. (f) *.

9. No provision.

10. Thirty-one days, without interest.

11. (a) After one year. (b) No.

12. (a) After twentieth year. (b) Two years. (c) Any time. (d) Repaid at any time. (f) Not exceeding 6%; in advance. (g) Yes. (h) Yes.

13. (a) No. (b) Thirty-one days. (c) Yes; \$37.50 per \$1,000; same; same; annually during service; yes; yes; one year after end of war. (d) Yes; no provision; no provision; no, six months. (f) Reserve.

14. (a) Yes. (b) Extended insurance, but insured may request premium loan to be automatic feature. (c) Two years.

15. (a) Yes; yes. (b) Yes; not exceeding 6%. (c) Yes.

16. (a) No. (b) No. (c) Yes. (d) No.

17. Six years.

18. (a) At any time. (h) Yes. (c) Not exceeding 6%.

19. (a) None, except military and naval service. (b) No. (c) No. (d) Return of premium during first policy year; no restrictions thereafter. (e) Premiums paid.

20. (a) Yes. (b) Yes. (c) Yes. (d) *. (f) *. (h) *.

21. Six years.

22. (a) Yes, after two years. (b) Thirty-one days. (c) Two. (d) Mod. prel. term, American 3½%. (e) Not to exceed 2½% of sum insured. (f) *.

23. (a) No. (b) No. (c) No.

24. (b) Yes. (c) *.

25. (b) Yes. (c) *.

* Not stated in policy.

NORTHWESTERN LIFE INSURANCE COMPANY,
Aberdeen, South Dakota.

Began business as a stock company in March, 1912;
issues non-participating policies only.

Twenty-payment life non-participating policy, cost-
ing \$30.02 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d)
Not after first year. (e) Yes.

2. Extended insurance.

3. Must reserve right.

4. No provision; practice, yes.

5. Upon receipt of due proof.

6. (a) Yes. (b) No. (c) No.

9. No provision.

10. One month; 6%.

11. (a) One year from date. (b) Yes.

12. (a) Fourteenth. (b) Three. (c) *. (d) Re-
paid at any time. (f) 6%; in advance, or added to
principal. (g) Yes. (h) Yes.

13. On written permit and the payment of \$37.50
per \$1,000 per annum; extra war premium; refunded
pro rata if not required to pay excess war mortality.

14. (a) Yes, except premium loans. (b) Extended
insurance. (c) Three.

15. No provision.

16. (a) No. (b) No. (c) *. (d) *.

17. No limit.

18. (a) Within three years. (b) Yes, or reinstated.
(c) 6%.

19. (a) None, except military and naval service.
(b) No. (c) One year. (d) Premiums paid.

20. (a) Yes. (b) Yes. (c) Yes. (d) No. (f) Yes.
(g) No. (h) No.

21. No limit.

22. (a) Yes, after three years, except cash value.
(b) Thirty days. (c) Three. (d) Mod. prel. term,
American 3½%. (e) *. (f) No.

23. (a) Yes, six months. (b) No. (c) No.

24. (b) No. (c) No.

25. (b) No. (c) No.

* Not stated in policy.

**NORTHWESTERN MUTUAL LIFE INSURANCE
COMPANY,
Milwaukee, Wis.**

Began business November 25, 1858; mutual; issues annual dividend policies only.

Twenty-payment life policy annual dividends, costing \$36.85 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance; paid-up or premium loan, if requested.

3. Right must be reserved.

4. No provision; practice, yes.

5. Upon receipt of due proof of death.

6. (a) Yes. (b) No. (c) No. (d) No. (e) Yes. (f) Yes, varies.

7. (a) Annual. (b) First. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) Yes. (i) Yes. (j) No. (k) In cash.

9. No provision.

10. Thirty-one days; no interest.

11. (a) After one year. (b) Military service.

12. (a) Fifteenth. (b) Two. (c) May defer ninety days unless to pay renewal premiums. (d) Yes. (e) By dividend additions, yes. (f) Not to exceed 6%; no. (g) Yes. (h) Yes.

13. (a) No. (b) No "notice" contemplated. (c) Yes; yes; yes; within 31 days and annually on policy anniversary while so engaged; yes; yes; within one year after war. (d) Yes; no provision; no. (e) No; six months. (f) Reserve.

14. (a) Yes. (b) Extended insurance; premium loans or paid-up insurance, if requested. (c) Two.

15. (a) Yes; yes. (b) Yes; at not to exceed six per cent. (c) Yes.

16. (a) No. (b) No. (c) No. (d) No. (e) No.

17. No limit.

18. (a) Five years. (b) Yes, or reinstated. (c) 5% on premium arrears.

19. (a) None except military and naval service. (b) None. (c) One year. (d) Reserve on policy.

20. (a) No. (b) Yes. (c) Yes. (d) Yes, in whole, unless insured otherwise directs, except under continuous instalment option. (e) Yes. (f) May be left at interest. (g) Excess interest allowed. (h) Yes, but not less than \$1,000 under settlement option.

21. No limit.

22. (a) Yes, after two years. (b) At any time. (c) Two. (d) Net level, American 3%. (e) Up to fifth year \$10.00 per \$1,000; thereafter diminishing annually \$1.00 per \$1,000; entire reserve after fourteenth year. (f) Yes. (g) Yes. (h) Yes.

23. (a) May defer ninety days unless for purpose of paying renewal premiums. (b) No. (c) Yes.

24. (a) No. (b) Cash value only. (c) No.

25. (a) Yes. (b) Yes. (c) Yes, prior to premium default or within the grace period. (d) Yes.

IONS

ATIC

appli

copy a

policy

state

r onl

y sta

ence

the e

uranc

he an

hased

ATIC

SION

ICIA

able

d o

d?

ALU

E O

orm

to

out

be

S:

pay

ILL

ill c

abill

will c

will p

will s

red

inst

re d

tary

xtra

EN

mu

t era

pay

ust

EN

ill

ill

mit

ill

inte

ay

ad

p

QUENTAL LIFE INSURANCE COMPANY.
Albuquerque, N. M.

business January 1, 1907; stock company;
non-participating policies only.

city-payment life non-participating policy, cost-
\$20 annually per \$1,000 at age 35.

(a) No. (b) Yes. (c) Representations. (d)
of first year. (e) Yes.
Premium loan.

At will.

No.

Immediately upon receipt of due proof.

(a) Yes. (b) Yes. (c) No. (d) Yes; annuity
cession. (f) No.

No provision.

Thirty days; 6%.

(a) After one year. (b) No.

(a) Twentieth. (b) Three. (c) At any time.
could at any time. (f) 6%; yes. (g) Yes. (h)

No provision.

(a) Yes. (b) Premium loan. (c) Three.

(a) Yes. (b) Yes; 6%. (c) Yes.

(a) No. (b) No. (c) Yes. (d) No.

Five years.

(a) At any time. (b) Yes. (c) 6%.

(a) None. (b) None. (c) One year. (d) Pre-
paid.

No provision.

Five years.

(a) Yes, after three years. (b) No limit stated.

(d) Full prel. term, American 3½%. (e)
exceed 1% sum insured. (f) No. (h) No.

(a) No. (b) No. (c) No.

(b) No. (c) No.

(b) No. (c) No.

stated a policy.

NORTHWESTERN NATIONAL LIFE INSURANCE COMPANY,

Minneapolis, Minn.

**Began business September 15, 1885; mutual; issues
annual dividend policies only.**

**Twenty-payment life policy, annual dividends, cost-
ing \$37.25 annually per \$1,000 at age 35.**

1. (a) Yes. (b) Yes. (c) Representations. (d)
Not after first year. (e) Yes.

2. Extended insurance.

3. May or may not reserve right.

4. No provision; practice, yes.

5. Upon receipt of due proof.

6. (a) Yes. (b) Yes. (c) Yes. (d) No. (e) Yes.
(f) varies as to age.

7. (a) Annual. (b) First. (c) Not after second.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes.
(f) Yes. (g) Yes. (h) Yes. (i) Yes. (j) No. (k)
In cash.

9. (a) Travel accident. (b) Yes. (c) No.

10. Thirty-one days; no interest.

11. (a) After one year. (b) Yes, military and naval
service.

12. (a) Twentieth. (b) Three. (c) May defer sixty
days. (d) Repaid at any time. (e) Yes. (f) 6%; in
advance or added to principal. (g) Yes. (h) No.

13. (a) Yes, aviation and submarine; practice com-
pany. (b) Thirty-one days. (c) Yes; no; yes; dur-
ing service; annually; yes; yes; one year after end
of war. (d) Yes; no; no provision. (e) No; one
year. (f) Premiums paid.

14. (a) Yes, except premium loans. (b) Extended
insurance. (c) Three.

15. No provision.

16. (a) No. (b) No. (c) *. (d) No. (e) No.

17. No limit.

18. (a) At any time. (b) Yes; or indebtedness
may remain as a lien on policy. (c) Yes.

19. (a) None, except military and naval service.
(b) None. (c) One year. (d) Premiums paid.

20. (a) No. (b) Yes. (c) Yes. (d) Yes, unless
insured otherwise directs. (e) Yes. (f) Yes. (g)
Draws at least $3\frac{1}{2}\%$ interest. (h) No provision;
practice, yes.

21. No limit.

22. (a) Yes, after three years, except cash value.
(b) One month. (c) Three. (d) Mod. prel. term.
American $3\frac{1}{2}\%$. (e) Not to exceed $2\frac{1}{2}\%$ of face of
policy. (f) Yes. (g) No. (h) Yes.

23. (a) Yes, sixty days. (b) No. (c) No.

24. (a) No. (b) No. (c) No.

25. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

OCCIDENTAL LIFE INSURANCE COMPANY.

Albuquerque, N. M.

Began business January 1, 1907; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$30.26 annually per \$1,000 at age 35.

1. (a) No. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Premium loan.

3. At will.

4. No.

5. Immediately upon receipt of due proof.

6. (a) Yes. (b) Yes. (c) No. (d) Yes; annuity substitution. (f) No.

9. No provision.

10. Thirty days; 6%.

11. (a) After one year. (b) No.

12. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (f) 6%; yes. (g) Yes. (h) Yes.

13. No provision.

14. (a) Yes. (b) Premium loan. (c) Three.

15. (a) Yes. (b) Yes; 6%. (c) Yes.

16. (a) No. (b) No. (c) Yes. (d) No.

17. Five years.

18. (a) At any time. (b) Yes. (c) 6%.

19. (a) None. (b) None. (c) One year. (d) Premiums paid.

20. No provision.

21. Five years.

22. (a) Yes, after three years. (b) No limit stated. (c) Three. (d) Full prel. term, American 3½%. (e) Not to exceed 1% sum insured. (f) No. (h) No.

23. (a) No. (b) No. (c) No.

24. (b) No. (c) No.

25. (b) No. (c) No.

*** Not stated in policy.**

**OCCIDENTAL LIFE INSURANCE COMPANY
OF CALIFORNIA,**

Los Angeles, Cal.

**Began business August 14, 1906; stock company;
issues participating and non-participating policies.**

**Twenty-payment life non-participating policy, cost-
ing \$36.22 annually per \$1,000 at age 35.**

1. (a) Made a part; attached. (b) No. (c) *.
(d) *. (e) Yes.
2. Extended insurance.
3. At will.
4. No provision; practice, yes.
5. Immediately upon receipt of due proof.
6. (a) Yes. (b) Yes. (c) Yes. (d) No. (e) Yes.
- (f) No.
7. (a) Deferred. (b) Yes. (c) No. (d) No. (e)
Yes. (f) No.
7. (a) Deferred. (b) Fifth. (c) No.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes.
- (f) Not specified. (g) Not specified. (h) Yes. (i)
Yes. (j) Not specified. (k) Paid-up addition.
9. (a) Travel. (b) \$1.00 per \$1,000. (c) Yes.
10. Thirty-one days; no interest charge.
11. (a) One year from date. (b) Military restric-
tions.
12. (a) Twentieth. (b) Three. (c) At any time.
(d) Repaid any time. (e) No. (f) 6%; in advance.
(g) Yes. (h) Yes.
13. (a) Submarine and aerial; foreign government;
rider. (b) Within 31 days after leaving U. S. (c)
\$100; same; same; during service; yes; yes; within
one year after termination of war. (d) Yes; yes;
yes; medical examination. (e) Yes. (f) Return of
premiums, exclusive of extra.
14. (a) Yes, except premium loans. (b) Extended
insurance. (c) Two.
15. (a) Yes; yes. (b) Yes, or reinstated; 6%.
(c) No provision.
16. (a) No. (b) No. (c) *. (d) *. (e) No.
17. No limit.
18. (a) Within five years. (b) Yes. (c) 6%.
19. (a) No, except military and naval service. (b)
No. (c) One year. (d) Premiums paid.
20. (a) No. (b) Yes. (c) Yes. (d) No, unless in-
sured gives right. (e) Yes, after twenty years. (f)
Yes. (g) Yes, after twenty years. (h) Yes.
21. No limit.
22. (a) Yes, after three years. (b) Three months.
(c) Two for extended and paid-up insurance and for
cash value. (d) Mod. prel. term, American 3½%.
(e) Not to exceed 2½% of sum insured. (f) Yes.
(g) Yes, after twenty years. (h) Yes, after twenty
years.
23. (a) No. (b) No. (c) No.
24. (a) No. (b) No. (c) Yes.
25. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

OHIO NATIONAL LIFE INSURANCE COMPANY,
Cincinnati, Ohio.

Began business in 1910; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$31.66, including additional premium for total and permanent disability benefits, annually per thousand at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Extended insurance; prem. loan if requested.
3. At will.
4. No provision.
5. Immediately upon receipt of proof.
6. Rider will be attached. (a) Yes. (b) Yes. (c) No. (d) No. (e) Yes. (f) Varies as to age and plan.
9. No provision.
10. One month (not less than thirty days); without interest.
11. (a) After one year from date. (b) Yes.
12. (a) Twentieth. (b) Three. (c) May defer 30 days. (d) Repaid at any time. (f) 5%; in advance. (g) Yes (h) Yes.
13. (a) No (b) Thirty-one days. (c) Yes; none, excepting for aviation and submarine service; 10% of face of policy; annually during service if within first ten years of policy; yes: yes; one year after termination of war. (d) Yes; no provision; no provision. (e) No; six months. (f) Reserve.
14. (a) Yes. (b) Extended insurance. (c) Three.
15. (a) Yes; yes. (b) Yes, 5%. (c) Yes.
16. (a) No. (b) No. (c) Yes. (d) No.
17. No limit.
18. (a) at any time. (b) Yes, or reinstated. (c) 5%.
19. (a) None, except military and naval service. (b) No. (c) One year. (d) Premiums paid.
20. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (f) Yes. (h) Yes
21. No limit.
22. (a) Yes, after three years. (b) Month of grace. (c) One. (d) Mod. prel. term, American, 3½% (e) Not to exceed 1% of sum insured. (f) Yes.
23. (a) May defer thirty days. (b) No. (c) No.
24. (b) May defer thirty days. (c) No.
25. (b) Yes. (c) No.

OHIO STATE LIFE INSURANCE COMPANY.

Columbus, Ohio.

Began business July 25, 1906; stock company; issues annual dividend and non-participating policies.

Twenty-payment life non-participating policy, costing \$29.39 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Only in case age is understated.

2. Extended insurance; after three years premium loans, if requested.

3. At will.

4. No provision.

5. Upon receipt of due proof.

6. No provision; will attach rider.

9. No provision (will attach rider). (a) Travel accident. (b) Yes. (c) Yes.

10. One month; no interest.

11. (a) After one year. (b) Yes.

12. (a) Twentieth. (b) Three. (c) May defer three months. (d) Repaid at any time. (f) 5%; in advance. (g) Yes. (h) Yes.

13. (a) Yes; aviation and submarine by permit. (b) Thirty-one days after acceptance for service. (c) \$37.50 for first year, in advance; no grace; unused balance refunded within one year after close of war. (d) Yes; restoration on evidence of insurability. (e) Yes. (f) Total premiums paid.

14. (a) Yes. (b) Extended insurance; after three years' premium loans, if requested. (c) Three.

15. (a) Yes; yes. (b) Yes; 5%. (c) Yes.

16. (a) No. (b) No. (c) Yes. (d) No.

17. No limit.

18. (a) At any time. (b) Yes. (c) 5%.

19. (a) None, except military and naval service. (b) No. (c) One year. (d) Premium.

20. (a) Yes. (b) Yes. (c) Yes. (d) No. (f) Yes. (g) Draws $3\frac{1}{2}\%$ interest. (h) No.

21. No limit.

22. (a) Yes, after three years, except cash value, after three months' notice. (b) One month. (c) Three. (d) Mod. prel. term, American, $3\frac{1}{2}\%$. (e) Not more than $2\frac{1}{2}\%$ of sum insured. (f) No.

23. (a) May defer three months. (b) No. (c) No.

24. (b) No. (c) No.

25. (b) No. (c) No.

OKLAHOMA NATIONAL LIFE INSURANCE CO.,

Oklahoma City, Okla.

Began business January, 1910; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$30.44 annually per \$1,000 at age 35.

1. (a) Made a part; not attached. (b) No. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision; practice, yes.

5. Immediately upon receipt of due proof.

6. (a) Yes. (b) No. (c) No. (e) Yes. (f) None.

9. No provision.

10. One month; no interest.

11. (a) One year from date of issue. (b) No.

12. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (f) 6%; in advance. (g) Yes. (h) Yes.

13. Military or naval service not assumed during first ten years of policy. Liability result of such service limited to premiums received.

14. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

15. No provision.

16. (a) No. (b) No. (c) Yes. (d) No.

17. No limit.

18. (a) At any time. (b) Yes. (c) 6%.

19. (a) None, except military or naval service. (b) None. (c) One year. (d) Premium received.

20. (a) Yes. (b) Yes. (c) Yes. (d) No. (e) No. (f) No provision.

21. No limit.

22. (a) Yes, after three years. (b) One month. (c) Three. (d) Mod. prel. term, American, 3½%. (e) Not to exceed 2½% sum insured. (f) Yes.

23. (a) No. (b) No. (c) No.

24. (b) No. (c) No.

25. (b) No. (c) No.

OLD COLONY LIFE INSURANCE COMPANY,

Chicago, Ill.

Began business June 18, 1907; stock company; issues non-participating policies only.

Twenty-payment endowment at 85, non-participating policy, costing \$31.11 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. Yes.

4. Yes.

5. Immediately upon receipt of due proof.

6. (a) Yes. (c) No. (f) Varies according to age.

9. †

10. Thirty-one days, without interest charge, automatically, and, upon request, extension of 225 days, subject to interest and to deposit on account of premium.

11. (a) After one year. (b) No.

12. (a) Twentieth. (b) Two. (c) Within sixty days. (d) Repaid at any time. (f) 5%; yes. (g) Yes. (h) Policy may be deposited with company, or loan endorsed thereon by the company at option of insured.

13. †

14. (a) Yes. (b) Extended insurance. (c) Two years.

15. (a) Yes; yes. (b) Yes; 5%. (c) Yes.

16. (a) No. (b) No. (c) Yes. (d) *.

17. No limit.

18. (a) At any time. (b) Yes, or reinstated. (c) 5%.

19. (a) No. (b) No. (c) One year. (d) Premiums paid.

20. (a) Yes. (b) Yes. (c) Yes. (d) Yes, if no direction from insured to the contrary. (f) Yes. (g) Yes, draws 3½% interest. (h) Yes.

21. No limit.

22. (a) Yes, after two years except cash value. (b) Thirty-one days. (c) Two years. (d) Mod. prel. term, American 3½%. (e) Not to exceed ½ of 1% of modified preliminary term reserve. (f) Yes.

23. (a) Yes; sixty days. (b) No. (c) No.

24. (b) Cash value. (c) Yes.

25. (b) Yes. (c) No.

* Not stated in policy.

† This company having ignored our repeated requests for current information, this analysis is reprinted from our 1917 edition, the numbers of questions only being changed.

**OLD LINE LIFE INSURANCE COMPANY
OF AMERICA.**

Milwaukee, Wis.

**Began business April 16, 1910; stock company;
issues non-participating policies only.**

**Twenty-payment life non-participating policy, cost-
ing \$29.40 annually per \$1,000 at age \$35.**

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Extended insurance.
3. Consent of company required.
4. No provision; practice, yes.
5. Immediately upon receipt of due proof.
6. (a) Yes. (b) No. (c) No. (e) Yes. (f) Yes.
9. (a) No double indemnity. (b) No double indemnity. (c) No double indemnity.
10. One month; no interest charge.
11. (a) One year from date. (b) No.
12. (a) Twentieth. (b) Two. (c) May defer sixty days. (d) Repaid at any time. (f) 5%; yes, or added to principal. (g) Yes. (h) Yes.
13. (a) Aerial or submarine, by permit. (b) Immediately upon entering such service. (c) None; 10% of face value, within thirty-one days of leaving United States; same as premium payments of policy; yes; yes; within one year after termination of war. (d) Yes; no double indemnity; no provision. (e) Policy reads if the death of the insured occur on account of such service. (f) Reserve value at time of the death of the insured.
14. (a) Yes. (b) Extended insurance. (c) Two.
15. (a) Yes; yes. (b) Yes; 5%. (c) Yes.
16. (a) No. (b) No. (c) *. (d) *.
17. No limit.
18. (a) At any time. (b) Yes, or reinstated. (c) 5%.
19. (a) No, except military and naval service. (b) No. (c) One year. (d) Premiums paid.
20. (a) Yes. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (f) Yes. (g) Draws 3½% interest. (h) No
21. No limit.
22. (a) Yes, after two years. (b) Grace. (c) Two. (d) Mod. prel. term, American 3½%. (e) Not in excess of 1% of face value. (f) Yes
23. (a) May defer sixty days. (b) No. (c) Yes.
24. (b) No. (c) No.
25. (b) No. (c) No.

* Not stated in policy.

OMAHA LIFE INSURANCE COMPANY,

Omaha, Neb.

Began business January 27, 1916; mutual; issues participating insurance only.

Twenty-payment life deferred dividend policy for \$5,000, costing \$191.70 annually per \$5,000 at age 35.

The form of this policy contract is so unusual that its provisions would not be clearly reflected by answers to our uniform questions, hence the following description:

The contract provides for a premium based on \$5,000 insurance from its inception, while the insurance protection furnished is as follows:

"If death occurs during first year one thousand dollars (\$1,000).

If death occurs during second year, two thousand dollars (\$2,000).

If death occurs during third year, three thousand dollars (\$3,000).

If death occurs during fourth year, four thousand dollars (\$4,000).

And if death occurs after four years, five thousand dollars (\$5,000)."

The surrender values are based upon the combined experience table of mortality with interest at 4%. The surrender charge is not to exceed 2½% of amount insured. The first year's insurance under this policy is term insurance.

OREGON LIFE INSURANCE COMPANY,

Portland, Ore.

Began business April 12, 1906; stock company; issues annual dividend and non-participating policies.

Ordinary life policy, annual dividend, costing \$23.45 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Warranties. (d) Yes. (e) Yes.
2. Paid-up insurance.
3. At will.
4. No provision.
5. Immediately upon receipt of satisfactory proof.
6. (a) Yes. (b) Yes. (c) No. (d) No. (e) Yes.
- (f) Yes, varies.
7. (a) Annual. (b) Second. (c) Yes.
8. (a) Yes. (b) Yes. (c) No. (d) Yes. (e) No. (f) No. (g) No. (h) *.
9. No provision.
10. One month; 5%.
11. (a) After one year. (b) Yes.
12. (a) Tenth. (b) Three, but not available until the end of the third policy year. (c) At any time after the end of the third policy year. (d) *. (e) No. (f) 5%; in advance. (g) Yes. (h) Yes.
13. (a) Yes; aviation and submarine; policy. (b) *. (c) Yes; no; yes; annually during service the first five years of policy; yes; yes; one year after end of war. (d) Yes; no provision; no provision. (e) No; six months. (f) Reserve.
14. (a) Yes, except premium loans. (b) Paid-up insurance. (c) Three.
15. No provision.
16. (a) No. (b) No. (c) Yes. (d) No. (e) No.
17. No limit.
18. (a) At any time. (b) Yes. (c) 5%.
19. (a) One year, and military and naval service during five years. (b) None. (c) One year. (d) Nothing.
20. (a) No. (b) Yes. (c) No. (d) Yes, if insured so directs. (e) No. (f) No. (h) No.
21. No limit.
22. (a) Yes, after three years. (b) Cash value, no time limit; extended insurance within days of grace. (c) Three. (d) Mod. prel. term, American 3½%. (e) No surrender charge after tenth year; charge prior thereto not stated. (f) No. (g) No. (h) No.
23. (a) No. (b) No. (c) Yes, after tenth year.
24. (a) No. (b) No. (c) No.
25. (a) No. (b) No. (c) No. (d) *.

* Not stated in policy.

PAN-AMERICAN LIFE INSURANCE COMPANY.

New Orleans, La.

Began business March 28, 1912; stock company; issues non-participating policies only.

Twenty-payment life non-participating domestic policy, costing \$29.82 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. Yes.

5. Upon receipt of due proof.

6. (a) Yes. (b) No. (c) Yes. (d) Yes. (e) Yes. (f) No.

9. (a) Both kinds issued. (b) Yes. (c) Yes.

10. One month (not less than 30 days); no interest.

11. (a) After one year from date. (b) Yes.

12. (a) Twentieth. (b) Three. (c) May defer three months. (d) Repaid at any time. (f) 6%; in advance or added to principal. (g) Yes. (h) Yes.

13. (a) Yes; submarine or aeronautics; permit. (b) Thirty-one days. (c) Yes; yes; yes; annually during service; yes; yes; expiration of war. (d) Yes; yes; yes; evidence of insurability. (f) Reserve.

14. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

15. No regular provision.

16. (a) No. (b) No. (c) Yes. (d) No.

17. No limit.

18. (a) At any time. (b) Yes, or reinstated. (c) 6%.

19. (a) None, except military and naval service. (b) None. (c) One year. (d) Premiums paid.

20. (a) Yes. (b) Yes. (c) Yes. (d) Only as insured directs. (f) Yes. (g) Yes.

21. No limit.

22. (a) Yes, after three years. (b) Three months. (c) Three. (d) Mod. prel. term, American 3½%. (e) Variable. (f) No.

23. (a) May defer ninety days. (b) No. (c) No.

24. (b) No. (c) Within three months.

25. (b) No. (c) No.

**PENINSULAR-GUARDIAN LIFE AND ACCIDENT
INSURANCE COMPANY,**

Detroit, Mich.

Began business April, 1911; stock company; issues participating and non-participating policies.

Twenty-payment life deferred dividend participating policy, costing \$35.53 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Extended insurance.
3. At will.
4. No provision; practice, yes.
5. Upon receipt of due proof.
6. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) None.
7. (a) Annual after five years. (b) Five years. (c) Yes.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes.
9. (a) Travel only. (b) Yes. (c) Yes.
10. Thirty-one days; no interest.
11. (a) After one year. (b) No.
12. (a) Twentieth. (b) Two. (c) Any time. (d) Repaid at any time. (f) Not to exceed 6%; in advance. (g) Yes. (h) Yes.
13. (a) No (no permit required). (b) None required. (c) None. (d) Yes; yes; no provision. (e) Result of service during first ten years. (f) One twentieth of face of policy for each year in force.
14. (a) Yes, except premium loans. (b) Extended insurance. (c) Two.
15. (a) Yes. (b) Yes. (c) Yes.
16. (a) No. (b) No. (c) Yes. (d) No.
17. No limit.
18. (a) Five years. (b) Yes. (c) 6%.
19. (a) None, except military and naval service (b) None. (c) One year. (d) One-tenth of face of policy.
20. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (f) Yes. (g) Yes. (h) No.
21. No limit.
22. (a) Yes, after two years. (b) Month of grace. (c) Two. (d) Mod. prel. term, American 3½%. (e) Not to exceed 2½% sum insured. (f) Yes.
23. (a) No. (b) No. (c) No.
24. (b) For cash value. (c) No.
25. (b) For cash value. (c) No.

Note.—Policy contains a special clause providing for "Loan Insurance."

PENN MUTUAL LIFE INSURANCE COMPANY,
Philadelphia, Penn.

Began business May 25, 1847; mutual; issues annual dividend policies only.

Twenty-payment life policy annual dividends, costing \$36.22 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Extended insurance.
3. Must reserve right.
4. No provision; in practice, yes.
5. Upon receipt of due proof and delivery of policy to the company.
6. (a) Yes. (b) Yes. (c) No. (d) No. (e) Yes. (f) Varies according to age.
7. (a) Annual. (b) First. (c) Yes, dividends for subsequent years not contingent upon payment of succeeding year's premiums.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) No. (g) No. (h) On any anniversary. (i) Yes. (j) No. (k) In cash.
9. No provision.
10. Thirty-one days; no interest.
11. (a) After one year. (b) Military or naval service; see No. 13.
12. (a) Third. (b) Three. (c) May defer ninety days. (d) Repaid at any time. (e) Yes. (f) 6%, payable when earned; if not paid when due may be added to principal. (g) Yes. (h) Yes.
13. (a) No. (b) Thirty-one days. (c) \$37.50 per \$1,000 during first year, in or out of United States; thirty-one days grace; refund within one year after war terminates. (d) Disability benefits terminate; no provision for restoration. (e) Six months thereafter. (f) Premiums paid (not including any extra).
14. (a) Yes. (b) Extended insurance. (c) Three.
15. (a) Yes; yes. (b) Yes; not to exceed 6%. (c) Yes.
16. (a) No. (b) Yes. (c) Yes. (d) Yes. (e) No.
17. No limit.
18. (a) At any time. (b) Yes, or reinstated. (c) Not to exceed 6%.
19. (a) None, except military and naval service. (b) None. (c) One year. (d) Premiums received.
20. (a) No. (b) Yes. (c) Yes. (d) Yes. (e) Limited instalments are. (f) Yes. (g) Yes. (h) No provision; in practice, yes.
21. No limit.
22. (a) Yes, after three years, except cash value. (b) One month. (c) Three. (d) Net level, American 3%. (e) None. (f) Yes. (g) Yes. (h) Yes.
23. (a) Yes, ninety days. (b) No. (c) Yes.
24. (a) No. (b) For cash value. (c) No.
25. (a) Yes. (b) For cash value. (c) No. (d) Yes.

PENNSYLVANIA MUTUAL LIFE INSURANCE CO.,

Philadelphia, Pa.

Began business September 1, 1906; mutual; issues ordinary and industrial policies.

Twenty-payment life non-participating policy, costing \$29.95 annually per \$1,000 at age 35,

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first two years. (e) Only in case age is understated.

2. None.

3. At will.

4. No provision.

5. Upon satisfactory proof.,

6. No provision.

9. No provision.

10. One month; 6%.

11. (a) After two years from date. (b) Yes.

12. (a) Twentieth. (b) Three. (c) May defer six months. (d) Repaid at any time. (f) 6%; in advance, or may be added to principal. (g) Yes. (h) Yes.

13. No data.

14. (a) Yes, except premium loans. (b) No regular automatic provision; company reserves right to elect.

15. No regular provision.

16. (a) No. (b) No. (c) No. (d) No.

17. No limit.

18. (a) Three years if extended insurance period has not expired. (b) Yes. (c) 6%.

19. (a) None after two years, except military and naval service. (b) Two years. (c) Two years. (d) Nothing.

20. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (f) Yes. (g) No; draws 3% interest. (h) No.

21. Two years.

22. (a) Yes, after three years, except cash value. (b) One month. (c) Three. (d) Full prel. term, American 3½%. (e) Not to exceed 2½% of sum insured, or at option of company, one-fifth of the reserve under policy (f) No.

23. (a) Yes, six months. (b) No. (c) No.

24. (b) No. (c) No.

25. (b) No. (c) No.

PEOPLE'S LIFE INSURANCE COMPANY,

Chicago, Ill.

Began business October 8, 1909; stock company; issues both participating and non-participating policies.

Twenty-payment life participating policy, costing \$32.87 annually per \$1,000 at age 30.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Paid-up insurance.

3. At will.

4. No provision.

5. On receipt of due proof.

6. No provision.

7. (a) Annual. (b) Second. (c) No.

8. Payable in cash, no dividend options stated.

9. No provision.

10. One month; 5%.

11. (a) After one year. (b) Yes.

12. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (e) Yes. (f) 5%; in advance. (g) Yes. (h) Yes.

13. (a) No. (b) Period not stated. (c) Only excess cost collected insurance placed in special class.

14. (a) Yes, except premium loans. (b) Paid-up insurance. (c) Three.

15. No provision.

16. (a) No. (b) No. (c) *. (d) No. (e) No.

17. No limit.

18. (a) At any time. (b) Yes. (c) 5%.

19. (a) None after one year, except military and naval service. (b) None. (c) One year. (d) Nothing.

20. (a) No. (b) Yes. (c) No. (d) *. (e) No. (f) No. (h) No.

21. No limit.

22. (a) Yes, after three years. (b) Month of grace. (c) Three. (d) Mod. prel. term, American, 3½%. (e) Not to exceed 2½% sum insured. (f) Yes. (g) Yes. (h) No.

23. (a) No. (b) No. (c) No.

24. (a) No. (b) No. (c) No.

25. (a) No. (b) No. (c) No. (d) No.

*** Not stated in policy.**

PEOPLES LIFE INSURANCE COMPANY,

Frankfort, Ind.

Began business in 1906; stock company April 4, 1910; issues non-participating policies only.

Twenty-payment life non-participating policy costing \$30.40 annually per \$1,000 at age 35..

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision; in practice, yes.

5. Within thirty days and after receipt of due proofs of death of insured and of the interest of the claimant.

6. (a) Yes. (b) Yes. (c) Yes; upon request of insured; see policy; one-tenth face of policy for ten years will be paid in one sum in lieu of foregoing.

9. (a) Any accident. (b) \$2.00 per \$1,000. (c) Yes.

10. Thirty days; no interest.

11. (a) After one year. (b) Yes.

12. (a) Fifth. (b) Three. (c) May defer six months. (d) Repaid at any time. (e) 5%; in advance. (g) Yes. (h) Yes.

13. (a) Yes; aviation and submarine service. (b) Thirty days after enlistment. (c) \$37.50; in or out of United States; one year; within thirty days after entering service; yes; thirty days; yes; balance refunded; within one year after peace by United States. (d) Yes; yes; no. (e) Yes. (f) Reserve on policy.

14. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

15. No provision; practice, yes; 6%; yes.

16. (a) No. (b) No. (c) Yes. (d) No.

17. No limit.

18. (a) At any time. (b) Yes, or reinstated. (c) 5%.

19. (a) None, except military and naval service.

(b) None. (c) One year. (d) Premiums paid.

20. (a) Yes. (b) Yes. (c) Yes. (d) Yes, by consent of insured in advance. (f) Yes. (g) Yes. (h) No.

21. No limit.

22. (a) Yes, after three years. (b) One month. (c) Three. (d) Mod. prel. term, American 3½%. (e) None after fifth year. (f) Yes.

23. (a) No. (b) No. (c) Yes.

24. (a) No. (b) No. (c) Yes.

25. (a) No. (b) No. (c) Yes. (d) No.

PEORIA LIFE INSURANCE COMPANY.

Peoria, Ill.

Began business February 17, 1908; stock company, issues participating and non-participating policies.

Twenty-payment life policy, annual dividend, costing \$36.45 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Only representations. (d) *. (e) Yes.
2. Extended insurance.
3. At will.
4. No provision; practice, yes.
5. Upon receipt of due proofs.
6. (a) Yes. (b) No. (c) No. (d) No. (e) Yes.
- (f) Varies with age.
7. (a) Annual. (b) First. (c) No, except for first dividend.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No.
- (f) Yes. (g) Yes. (h) Yes. (i) Yes. (j) No. (k) In cash.
9. No provision.
10. One month; no interest.
11. (a) After one year. (b) No.
12. (a) Twentieth. (b) Two. (c) At any time.
- (d) Repaid at any time. (e) Yes. (f) 6%; in advance. (g) Yes. (h) Yes.
13. (a) No. (b) No provision. (c) Yes; \$37.50; yes; yes; with regular premiums during service; yes; yes; six months after end of war (d) Yes; no provision; yes if acceptable; (e) Active service.
- (f) Premiums paid.
14. (a) Yes. (b) Extended insurance. (c) One.
15. (a) Yes. (b) Yes, 6%. (c) Yes.
16. (a) No. (b) No. (c) *. (d) *. (e) No.
17. No limit.
18. (a) At any time. (b) Yes, or reinstated.
- (c) *.
19. (a) None, except military service in time of war (b) None. (c) One year. (d) One-tenth principal sum.
20. (a) No. (b) Yes. (c) Yes. (d) No, unless insured so directs. (e) Yes. (f) Yes. (g) Yes. (h) No.
21. No limit.
22. Yes, after two years. (b) One month. (c) Two. (d) Mod. prel term, American 3½%. (e) *.
- (f) Yes. (g) Yes. (h) Yes.
23. (a) No. (b) No. (c) No.
24. (a) No. (b) No. (c) No.
25. (a) No. (b) Yes. (c) No. (d) Yes.

* Not stated in policy.

PHILADELPHIA LIFE INSURANCE COMPANY,
Philadelphia, Pa.

Began business in 1906; stock company; issues participating policies only.

Twenty-payment life annual dividend policy, costing \$35.58 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Extended insurance.
3. At will.
4. No provision; in practice, yes.
5. Upon receipt of due proofs.
6. (a) Yes. (b) Yes. (c) Yes. (d) No. (e) Yes. (f) Yes.
7. (a) Annual. (b) Second. (c) No.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) Yes. (g) Yes. (h) Yes. (i) No. (j) Yes. (k) Left to accumulate.
9. No provision.
10. One month; no interest.
11. (a) After one year. (b) No, except for military or naval service.
12. (a) Twentieth. (b) Three. (c) At any time. (d) Yes. (e) Yes. (f) Not to exceed 5%; in advance. (g) Yes. (h) Yes.
13. (a) No. (b) One month. (c) As may be required by company; yes; yes; while engaged; yes; yes; one year after war. (d) Yes; not issued; no; no provision. (e) In service anywhere; six months. (f) Premiums paid.
14. (a) Yes. (b) Extended insurance. (c) Three.
15. (a) Yes; yes. (b) Yes; 5%. (c) Yes.
16. (a) No. (b) No. (c) Yes. (d) Yes. (e) Yes.
17. No limit.
18. (a) At any time. (b) Yes, or reinstated. (c) Not to exceed 5%.
19. (a) None, except military and naval service. (b) None. (c) One year.
20. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) Yes. (g) Yes. (h) Yes.
21. No limit.
22. Yes, after three years. (b) One month. (c) Three. (d) Full prel. term, American 3½%. (e) Commencing tenth year none, prior thereto not exceeding 1% amount insured. (f) Yes. (g) Yes. (h) Yes.
23. (a) No. (b) No. (c) Yes.
24. (a) No. (b) No. (c) No.
25. (a) No. (b) No. (c) No. (d) Yes.

PHOENIX MUTUAL LIFE INSURANCE CO.

Hartford, Conn.

Began business May, 1851; mutual; issues annual dividend policies only.

Twenty-payment life policy, providing for endowment at age 85, annual dividends. Premium, \$37.10 annually at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance; on request, premium liens.

3. Election made in application.

4. Yes.

5. On receipt of due proof.

6. (a) Yes. (b) Yes. (c) See (b). (d) No. (e) Not after two years. (f) Yes.

7. (a) Annual. (b) First. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) Yes. (i) Yes. (j) No. (k) In cash.

9. (a) Any accident. (b) Yes. (c) Yes.

10. Thirty-one days; no interest.

11. (a) After two years, if policy includes a war clause. (b) No.

12. (a) Tenth. (b) Second year loan value may go towards payment of second year's premium. (c) At any time. (d) Repaid at any time. (e) Yes. (f) 6%: if not paid in cash will be charged against principal. (g) Yes. (h) No.

13. (a) No. (b) Thirty-one days. (c) Extra premium required for service outside United States up to end of second policy year; none thereafter; yes; within one year after close of war. (d) Yes, if insured goes outside of United States in service before end of two years; yes. (e) No permit necessary, except for service outside United States during first two years. (f) If insured has no such permit one-fifth of policy paid during first two years; full amount thereafter.

14. (a) Yes. (b) Extended insurance; or premium liens upon request. (c) One.

15. (a) Yes; yes. (b) Yes; 6%. (c) Yes.

16. (a) Yes. (b) No. (c) No. (d) No. (e) No.

17. No limit

18. (a) At any time. (b) No. (c) 6%.

19. (a) None (see 13). (b) None. (c) Not after one year. (d) Return of premiums paid.

20. (a) Yes. (b) Yes. (c) Yes. (d) Yes, unless otherwise provided by special endorsement. (e) Yes. (f) Yes. (g) Yes. (h) Yes.

21. No limit.

22. (a) Yes, after payment of second year's premium. (b) Thirty-one days. (c) Two. (d) Net level, American 3%. (e) Before 10th policy year, 1% of amount insured; thereafter no charge. (f) Yes. (g) Yes. (h) Yes.

23. (a) No. (b) No. (c) Yes.

24. (a) No. (b) Yes. (c) No.

25. (a) Yes. (b) Yes. (c) No. (d) Yes.

PIONEER LIFE INSURANCE COMPANY OF AMERICA,

Kansas City, Mo.

**Began business July 20, 1907; stock company;
uses both participating and non-participating
policies.**

**Twenty-payment life annual dividend policy, cost-
ing \$38.34 annually per \$1,000 at age 35.**

1. (a) Made a part; not attached. (b) No. (c) Presentations. (d) Not after first year. (e) Yes.
2. Extended insurance; premium loans, if requested.
3. Consent of company required.
4. Yes.
5. Immediately receipt of due proof.
6. (a) Yes. (b) Yes. (c) No. (d) No. (e) No. (f) Yes.
7. (a) Annual. (b) Second. (c) Not after second.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) Yes. (i) Yes. (j) No. (k) Left to accumulate.
9. (a) Yes. (b) *. (c) Yes.
10. Thirty-one days; no interest.
11. (a) One year from date. (b) Yes.
12. (a) Twentieth. (b) Two. (c) May defer 90 days. (d) Repaid at any time. (e) 6%; yes. (f) Yes. (g) Yes. (h) Yes.
13. (a) No. (b) Thirty-one days. (c) Yes; none, excepting aviation; yes; annually during service first five years of policy; yes; yes; time not stated. (d) Yes; yes; yes; satisfactory physical condition. (e) Result of service. (f) Reserve.
14. (a) Yes. (b) Extended insurance; premium loans, if requested. (c) Two.
15. (a) Yes; yes. (b) Yes; 6%. (c) Yes.
16. (a) No. (b) No. (c) Yes. (d) *. (e) No.
17. No limit.
18. (a) At any time. (b) Yes, or reinstated. (c) %.
19. (a) None, except military and naval service. (b) No. (c) One year. (d) Premiums paid.
20. (a) No. (b) Yes. (c) Yes. (d) No, unless insured so directs. (e) Yes. (f) Yes. (g) Yes. (h) Yes, if not less than \$1,000.
21. Five years.
22. (a) Yes, after two years. (b) Sixty days for cash value and paid up. (c) Two. (d) Full preliminary, American 3½%. (e) Not to exceed 1 6/10% of sum insured. (f) Yes. (g) Yes. (h) Yes.
23. (a) May defer 90 days. (b) No. (c) No.
24. (a) No. (b) No. (c) No.
25. (a) No. (b) No. (c) No. (d) No.

* Not stated in policy.

POSTAL LIFE INSURANCE COMPANY,

New York City, N. Y.

Began business June 2, 1905; stock company; issue annual dividend policies only.

Twenty-payment life participating policy, cost \$32.88 annually (less $9\frac{1}{2}\%$ guaranteed dividend) on \$1,000 at age 35.

1. (a) *. (b) Yes. (c) *. (d) *. (e) Yes.
2. Premium loan.
3. At will.
4. Yes.
5. Upon receipt of due proof.
6. (a) Yes. (b) No. (c) No. (e) Yes. (f) No.
7. (a) Annual.† (b) First. (c) No.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) On any anniversary. (i) No. (j) No. (k) *.
9. No provision.
10. Thirty days; 5%.
11. (a) After two years. (b) Yes.
12. (a) Fifteenth. (b) Two. (c) At any time. (d) Repaid at any time; yes. (f) Not to exceed 5%; in advance. (g) Yes. (h) Yes.
13. (a) No. (b) No provision. (c) Yes; none (except for aviation); yes; during service in same manner as regular premiums; yes; yes; one year after end of war. (d) Yes; no provision; yes; evidence of insurability. (e) Active service. (f) One-tenth face of policy.
14. (a) Yes. (b) Premium loan. (c) Three.
15. (a) Yes; yes. (b) Yes; 5%. (c) Yes.
16. (a) Yes. (b) No. (c) No. (d) No. (e) No.
17. No limit.
18. (a) Three years. (b) Yes, or restored. (c) Not to exceed 5%.
19. (a) None, except military and naval service. (b) None. (c) Two years. (d) One-tenth face of policy.
20. (a) *. (b) Yes. (c) *. (d) Yes. (f) No. (h) No.
21. No limit.
22. (a) Yes, after three years. (b) *. (c) Three. (d) Select and ultimate, $3\frac{1}{2}\%$. (e) Varies from 20% of reserve the third year to nothing in the fifteenth year. (f) *. (g) Yes. (h) Yes.
23. (a) No provision. (b) No. (c) No (full reserve available after fifteenth year).
24. (a) *. (b) No. (c) *.
25. (a) No. (b) *. (c) *. (d) Yes.

* Not stated in policy.

† There is guaranteed each year beginning with first premium a dividend of $9\frac{1}{2}\%$ of the annual premium in addition to the usual contingent dividend.

†PRAIRIE LIFE INSURANCE COMPANY.

Omaha, Neb.

Began business August 30, 1913; stock company; issues non-participating policies only. Policies contain clause that upon request when they are paid up by their terms a participating paid-up policy will be issued, dividends to be credited annually as may be determined by directors.

Twenty-payment life non-participating policy, costing \$30.75 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Extended insurance.
3. At will
4. No provision.
5. Upon receipt of due proof.
6. In case insured becomes totally and permanently disabled while policy is in force, company will pay the insured one-half the sum insured less any indebtedness on the policy.
9. †
10. One month; no interest.
11. (a) One year from date. (b) Yes.
12. (a) Twentieth. (b) Three. (c) May defer six months. (d) Repaid at any time (f) 6%: yes. (g) Yes. (h) Yes.
13. †
14. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.
15. No provision.
16. (a) No. (b) No. (c) No. (d) No.
17. No limit.
18. (a) At any time. (b) Yes, or reinstated. (c) 5%.
19. (a) No (military or naval service); written consent and extra premium required at any time. (b) Two years. (c) One year (d) Premiums paid.
20. (a) No. (b) Yes. (c) Yes. (d) Not unless insured so directs. (f) No. (h) No.
21. As provided by laws of state in which policy is delivered.
22. (a) Yes, after three years, except cash value (b) Three months. (c) Three. (d) Mod. prel. term. American 3½%. (e) Not to exceed 2½% of sum insured. (f) Yes.
23. (a) Yes, six months. (b) No. (c) Yes.
24. (b) No. (c) No.
25. (b) No. (c) No

† This company having ignored our repeated requests for current information, this analysis is reprinted from our 1917 edition, the numbers of questions only being changed.

PRESBYTERIAN MINISTERS' FUND FOR LIFE INSURANCE.

Philadelphia, Pa.

Began business in 1759; mutual; issues annual dividend policies only.

Ordinary life annual dividend policy costing \$24. annually per \$1,000 at age 35.

1. (a) No. (b) Yes; application is not attached however. (c) Representations. (d) No. (e) Yes.

2. Extended insurance.

3. At will.

4. Yes.

5. Upon receipt of due proof.

6. No provision.

7. (a) Annual. (b) First. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) On any anniversary. (i) No. (j) No. (k) Paid-up insurance.

9. No provision.

10. One year; no interest.

11. (a) From date of issue. (b) None.

12. (a) Third. (b) Three. (c) At any time. (d) Repaid at any time. (e) Yes. (f) 4%; in advance. (g) Yes. (h) Yes.

13. Will issue policies without extra premium and without restrictions to ministers entering service of our army or navy in capacity of chaplains, but not in any other capacity. However, policies of record will not be affected adversely by any condition excepting non-payment of premiums.

14. (a) Yes. (b) Extended insurance. (c) Three

15. (a) Yes; *. (b) Yes; *. (c) Yes.

16. (a) Yes. (b) No. (c) Yes. (d) Yes. (e) No

17. No limit.

18. (a) At any time. (b) Yes. (c) 5%.

19. No restrictions.

20. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) Yes.

21. No limit.

22. (a) Yes, after three years. (b) One year. (c) Three. (d) Net level, American 3%. (e) None. (f) Yes. (g) Yes. (h) Yes.

23. (a) No. (b) No. (c) Yes.

24. (a) No. (b) No. (c) Yes.

25. (a) Yes. (b) Yes. (c) Yes. (d) Yes.

*** Not stated in policy.**

**†PROTECTIVE LEAGUE LIFE INSURANCE CO.,
Decatur, Ill.**

Began business October 31, 1914, succeeding the Mutual Protective League, a fraternal order, which commenced business in 1897; stock company; issues participating and non-participating policies.

Twenty-payment life annual dividend policy, costing \$35.70 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Extended insurance.
3. At will.
4. No provision.
5. Upon receipt of due proof.
6. (a) No. (c) Yes. (f) No.
7. (a) Annual. (b) Second. (c) No.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) Yes. (g) Yes. (h) On any anniversary. (i) Yes. (j) No. (k) In cash.
9. †
10. Thirty-one days; 5%.
11. (a) One year from date. (b) No.
12. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (e) Yes. (f) 6%; yes. (g) Yes. (h) Yes.
13. †
14. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.
15. No provision.
16. (a) Yes. (b) No. (c) Yes. (d) No. (e) No.
17. No limit.
18. (a) At any time. (b) Yes, or reinstated. (c) 5%.
19. (a) One year (military and naval service); prohibited in time of war; liability limited to reserve. (b) None. (c) One year. (d) Premiums paid.
20. (a) No. (b) Yes. (c) Yes. (d) *. (e) Yes. (f) Yes. (g) Yes. (h) No.
21. No limit.
22. (a) Yes, after three years. (b) Three months. (c) Three. (d) Mod. prel. term, American 3½%. (e) Not more than 1½% of sum insured. (f) Yes. (g) Yes. (h) Yes.
23. (a) No. (b) No. (c) No.
24. (a) No. (b) No. (c) No.
25. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

† This company having ignored our repeated requests for current information, this analysis is reprinted from our 1917 edition, the numbers of questions only being changed.

PROTECTIVE LIFE INSURANCE COMPANY.

Birmingham, Ala.

Began business September 16, 1907; stock company; issues non-participating and participating policies.

Twenty-payment life, participating policy, costing \$34.24 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Paid-up insurance.

3. At will.

4. No provision; practice, yes.

5. Upon receipt of due proof.

6. (a) Yes. (b) Yes. (c) Yes. (d) No. (e) Yes. (f) Yes.

7. (a) Annual. (b) Fifth. (c) No.

8. No regular dividend options.

9. (a) Common carrier, lightning or tornado or cyclone. (b) Yes. (c) Yes.

10. One month; no interest.

11. (a) After one year. (b) Yes.

12. (a) Twentieth. (b) Three. (c) May defer ninety days. (d) Repaid at any time. (e) Yes. (f) Not to exceed 6%; if not paid when due will be added to principal (g) Yes. (h) No.

13. (a) No. (b) Sixty days. (c) \$100 outside continental United States within first five years: yes; yes; as soon as possible.

14. (a) Yes, except premium loans. (b) Paid up. (c) Three.

15. No provision.

16. (a) No. (b) No. (c) Yes. (d) No. (e) No

17. No limit

18. (a) At any time. (b) Yes. (c) Not to exceed 6%.

19. (a) None, except military and naval service. (b) None. (c) Two years. (d) Premiums paid.

20. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (e) No (f) Yes. (g) Draws 3% interest. (h) No.

21. No limit.

22. (a) Yes, after three years, except cash value. (b) Three months. (c) Three. (d) Mod. prel term. American $3\frac{1}{2}\%$. (e) $1\frac{1}{2}\%$ sum insured. (f) No. (g) Yes. (h) Yes.

23. (a) No. (b) No. (c) Yes.

24. (a) No. (b) No. (c) Within two months.

25. (a) No. (b) No. (c) Within three months from default. (d) Yes.

PROVIDENT INSURANCE COMPANY,

Bismarck, N. D.

Began business June 12, 1916; stock company; issues non-participating policies only.

Twenty-payment life (decreasing premium coupon) non-participating policy, costing \$38.34 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
 2. Extended insurance.
 3. Must reserve right.
 4. Yes.
 5. Upon receipt of due proof.
 6. (a) Yes. (b) No. (c) Yes. (d) Yes. (e) Yes. (f) No.
 9. No provision.
 10. Thirty-one days; 6%.
 11. (a) One year from date. (b) Yes.
 12. (a) *. (b) Two. (c) At any time. (d) Yes. (f) 6%; yes. (g) Yes. (h) Yes.
 13. (a) No. (b) No provision. (c) Yes, \$100 per \$1,000 (aviation and submarine doubled); same; same; annually during service; yes; yes; one year after termination of war. (d) Yes; no provision; no provision. (e) Active service. (f) Reserve.
 14. (a) Yes, except premium loan. (b) Extended insurance. (c) Two.
 15. No provision.
 16. (a) No. (b) No. (c) Yes. (d) No.
 17. No limit.
 18. (a) At any time. (b) Yes, or reinstated. (c) 5%.
 19. (a) None, except military and naval service. (b) None. (c) One year. (d) Net amount of premium.
 20. (a) Yes. (b) Yes. (c) Yes. (d) Yes, unless authorized as specified by insured. (f) *. (h) *.
 21. No limit.
 22. (a) Yes, after two years. (b) Cash value within 90 days and paid-up within six months. (c) Two, if coupons are attached to policy; three if they have been detached. (d) Modified preliminary term, American $3\frac{1}{2}\%$. (e) *. (f) Yes.
 23. (a) No. (b) No. (c) No.
 24. (b) No. (c) No.
 25. (b) No. (c) No.
- * Not stated in policy.

**PROVIDENT LIFE AND ACCIDENT INSURANCE
COMPANY,**

Chattanooga, Tenn.

Organized in 1887; prior to 1917 it wrote accident and health insurance only; stock company; issues non-participating policies only.

Twenty-payment life (endowment at age 80) non-participating policy, costing \$30.90 annually per \$1,000 at age 35.

1. (a) Made a part, attached. (b) No. (c) Representations. (d) No. (e) Yes.

2. Premium loans.

3. At will.

4. Yes.

5. Immediately upon receipt of due proofs.

6. (a) Yes. (b) Yes. (c) Yes. (d) No. (e) Yes. (f) Yes.

9. No provision.

10. Thirty-one days; no interest.

11. (a) One year from date. (b) Yes.

12. (a) Fourteenth. (b) Two. (c) At any time. (d) Repaid at any time. (f) 6%; no. (g) Yes. (h) No.

13. (a) Yes, aviation and submarine; permit. (b) Written permission required. (c) Yes; no; \$100 per \$1,000 annually; during service first five years of policy; yes; yes; one year after termination of war. (d) Yes; no provision; no provision. (e) As a result of such service. (f) One-fifth of face of policy.

14. (a) Yes. (b) Premium loans. (c) Two.

15. (a) Yes; yes. (b) Yes; 6%. (c) Yes.

16. (a) Yes. (b) No. (c) Yes. (d) No.

17. No limit.

18. (a) At any time. (b) Yes. (c) 6%.

19. (a) None, except military and naval service. (b) None. (c) One year. (d) Premiums paid.

20. (a) No. (b) Yes. (c) Yes. (d) Not unless insured gives right. (f) Yes. (g) Yes. (h) Yes.

21. No limit.

22. (a) Yes, after two years. (b) Grace. (c) Two. (d) Full preliminary term, American 3½%. (e) *. (f) No.

23. (a) No. (b) No. (c) No.

24. (b) For cash only. (c) No.

25. (b) For cash only. (c) No.

*** Not stated in policy.**

PROVIDENT LIFE AND TRUST COMPANY,

Philadelphia, Pa.

Began business June 30, 1865; stock company; issues annual dividend policies only.

Twenty-payment, forty-year endowment policy, rating \$34.65 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Participating paid-up insurance.

3. May reserve right.

4. No provision; practice, yes.

5. Upon due written proof.

6. No provision.

7. (a) Annual. (b) First. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) On any anniversary. (i) Yes.

(j) No. (k) Paid in cash unless otherwise required by law.

9. No provision.

10. Thirty-one days; 6%.

11. (a) After one year. (b) None.

12. (a) *. (b) †, three. (c) May defer ninety days except when used to pay premium. (d) Yes. (e) By additions. (f) 6%; no. (g) No, 1% face of policy deducted. (h) Yes.

13. (a) No. (b) Thirty-one days. (c) Yes, at present \$37.50 per \$1,000; same; same, during continuance of service, dating from time service begins, within first five years of policy; yes; yes; within one year after end of war. (d) No provision. (e) No; six months. (f) Return of premiums paid.

14. (a) Yes, except premium loans. (b) Paid-up insurance (in Indiana extended insurance). (c) Two.

15. No premium loan provision.

16. (a) No. (b) No. (c) No. (d) Agent may accept on own responsibility for short period. (e) No.

17. No limit.

18. (a) At any time. (b) Yes, or reinstated. (c) No.

19. (a) None, except military and naval service. (b) None. (c) Suicide within one year, sane or insane. (d) Net reserve.

20. (a) Yes. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (e) Yes. (f) Yes. (g) Yes. (h) Yes.

21. No limit.

22. (a) Yes, after two years. (b) Sixty-one days. (c) Two. (d) Net level prem., American $3\frac{1}{2}\%$. (e) None for tenth and each succeeding year; 1% of face of policy for years two to five and decreasing \$2.00 a year until the tenth. (f) Yes. (g) Yes. (h) Yes.

23. (a) Yes, ninety days. (b) No. (c) Yes.

24. (a) No. (b) Cash value. (c) Within 30 days.

25. (a) Yes. (b) Yes. (c) Within 30 days after expiration of grace. (d) Yes.

* Not stated in policy.

† Will lend to enable payment of second premium.

PROVIDENT LIFE INSURANCE COMPANY,
Des Moines, Iowa.

Began business August 6, 1913; stock company.

Twenty-payment life non-participating policy, with disability benefits, costing \$30.67 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Readjusted according to laws of the state.

2. Extended insurance.

3. At will.

4. No provision; practice, yes.

5. Upon receipt of due proof.

6. If insured becomes totally and permanently disabled either from injury or disease, upon surrender of the policy one-half of the sum insured will be paid; or the company will continue the insurance and waive premium payments and pay monthly, quarterly or annual instalments.

9. (a) General accident. (b) Yes. (c) Yes.

10. One month; no interest.

11. (a) One year from date. (b) No.

12. (a) Twentieth. (b) Three. (c) May defer three months. (d) Repaid at any time. (f) Not to exceed 6%; in advance. (g) Yes. (h) Yes.

13. (a) No. (b) Not required. (c) None. (d) Yes. (e) One year. (f) Return of all premiums with interest, except aeronautics or submarine, whose premiums without interest are returned.

14. (a) Yes, except premium loan. (b) Extended insurance. (c) Three.

15. No provision.

16. (a) No. (b) No. (c) Yes. (d) No.

17. No limit.

18. (a) At any time. (b) Yes. (c) Not to exceed 6%.

19. (a) None, except military and naval service. (b) One year for intoxicants and narcotics. (c) One year. (d) Premiums paid.

20. No provision.

21. No limit.

22. (a) Yes, after three years, except cash value. (b) Three months. (c) Three. (d) Mod. prel. term, American $3\frac{1}{2}\%$. (e) Not to exceed $2\frac{1}{2}\%$ of sum insured. (f) Yes.

23. (a) May defer three months. (b) No. (c) No.

24. (b) No. (c) No.

25. (b) No. (c) No.

† PROVIDERS LIFE ASSURANCE COMPANY,

Chicago, Ill.

Began business February 18, 1916; stock company; issues non-participating ordinary and industrial policies.

Twenty-payment life, non-participating policy, costing \$30 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. Must reserve right.

4. No provision.

5. Immediately upon receipt of due proof.

6. No provision.

9. †

10. (a) One year from date. (b) No.

11. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (f) 6%; yes, or added to principal. (g) Yes. (h) Yes.

13. †

14. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

15. No provision.

16. (a) No. (b) No. (c) Yes. (d) No.

17. No limit.

18. (a) Within three years. (b) Yes. (c) Not to exceed 6%.

19. (a) None. (b) None. (c) One year. (d) Nothing.

20. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (f) Yes. (g) Draws 3½% interest. (h) No.

21. No limit.

22. (a) Yes, after three years. (b) Three months. (c) Three. (d) Mod. prel. term, American 3½%. (e) Not to exceed 2% of sum insured. (f) Yes.

23. (a) No. (b) No. (c) No.

24. (b) No. (c) No.

25. (b) No. (c) No.

† This company having ignored our repeated requests for current information, this analysis is reprinted from our 1917 edition, the numbers of questions only being changed.

PRUDENTIAL INSURANCE CO. OF AMERICA,
Newark, N. J.

Began business in 1875; mutual company; issue annual dividend policies only.

Twenty-payment life, annual dividend policy, costing \$29.76 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. Must reserve right.

4. No provision.

5. Immediately upon receipt of due proof.

6. (a) Yes. (b) No. (c) Yes. (d) Yes. (e) Yes. (f) No.

7. (a) Annual. (b) *. (Probably not before end of second year.) (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes.

(f) No. (g) No. (h) On any anniversary. (i) Yes.

(j) No. (k) In cash.

9. No provision.

10. Thirty-one days; no interest.

11. (a) One year from date. (b) Military and naval service in time of war.

12. (a) Fifteenth. (b) Three. (c) May defer 90 days. (d) Repaid at any time. (e) Yes. (f) 6%; no. (g) Yes. (h) No.

13. (a) No. (b) Thirty-one days. (c) \$100 per \$1,000; no; yes; annually during service outside U. S. and afloat; yes; yes; no provision, but will do so six months after war ends, if policy in force. (d) Yes; no provision; yes; evidence of satisfactory physical and mental condition. (e) No; six months. (f) Premiums paid.

14. (a) Yes. (b) Extended insurance. (c) One.

15. No provision.

16. (a) No. (b) No. (c) Yes. (d) No. (e) No.

17. No limit.

18. (a) At any time. (b) Yes, or reinstated. (c) 5%.

19. (a) None, except at ages under 46 for travel as a civilian on high seas or through war zones and for Red Cross or other relief service outside the United States. (b) None. (c) One year. (d) Premiums paid.

20. (a) No. (b) Yes. (c) Yes. (d) As arranged by insured. (e) Yes. (f) Yes. (g) Yes. (h) Yes.

21. No limit.

22. (a) Yes, after three years, except cash value. (b) Three months. (c) One for extended insurance; three for paid-up and cash value. (d) Net level, American $3\frac{1}{2}\%$. (e) Graded to fifteenth year. (f) Yes. (g) Yes. (h) Yes.

23. (a) Yes, ninety days. (b) No. (c) Yes.

24. (a) No. (b) For cash values. (c) Within three months from premium due date.

25. (a) No. (b) Yes. (c) No. (d) Yes.

* Not stated in policy.

**PUBLIC SAVINGS INSURANCE COMPANY OF
AMERICA,**

Indianapolis, Ind.

Began business January 3, 1910; stock company; issues ordinary non-participating and industrial policies.

Twenty-payment life non-participating policy, costing \$30.00 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision, but allowed in practice.

5. Immediately upon receipt of due proof.

6. (a) Yes. (b) No. (c) Yes. (d) Yes. (e) Yes. (f) No.

9. No provision.

10. Thirty-one days; no interest.

11. (a) After one year. (b) Yes.

12. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (f) Not to exceed 6% in advance. (g) Yes. (h) Yes.

13. Company, at present, grants no permit for military service; liability (without permit) limited to policy reserve.

14. (a) Yes, except premium loans granted by company practice. (b) Extended insurance. (c) Two.

15. No provision; in practice, (a) yes; (b) yes, (c) yes.

16. (a) No. (b) No. (c) Yes. (d) No.

17. Three years.

18. (a) At any time. (b) Yes. (c) Not to exceed 6%.

19. (a) None, except military and naval service. (b) One year for violation of law. (c) One year. (d) Premiums paid.

20. (a) No. (b) Yes. (c) No. (d) *. (f) *.

21. No limit.

22. (a) Yes, after three years. (b) Thirty days. (c) Three. (d) Mod. prel. term, American 3½%. (e) *. (f) No.

23. (a) No. (b) No. (c) No.

24. (b) No. (c) No.

25. (b) No. (c) No.

*** Not stated in policy.**

†PURITAN LIFE INSURANCE COMPANY.

Providence, R. I.

Began business November 12, 1907; stock company; issues participating and non-participating policies.

Twenty-payment life, participating policy, costing \$36.60 annually per \$1,000 at age 35.

1. (a) Made a part and may be attached: (b) Yes, if application be attached thereto. (c) Representations. (d) Not after first year. (e) Yes.
2. Premium loan.
3. Must reserve right.
4. No provision.
5. Upon receipt of due proof.
6. No provision.
7. (a) Annual or quinquennial after fifth year, as elected in application. (b) Fifth. (c) No.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) No. (g) No. (h) On any anniversary. (i) No. (j) No. (k) Left to accumulate.
9. No provision.
10. One month: 5%.
11. (a) After one year. (b) No, except fraud.
12. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (e) Yes. (f) Not to exceed 6%: in advance (g) Yes. (h) Yes.
13. (a) No, amount limited: practice of company. (b) *. (c) Yes, amount not fixed; yes; yes; annually during service first five years of policy; *. (f) 10% face of policy for each annual premium paid.
14. (a) Yes. (b) Premium loans. (c) Three.
15. (a) Yes; yes. (b) Yes; 6%. (c) No.
16. (a) No. (b) No. (c) Yes. (d) No. (e) No.
17. No limit.
18. (a) Three years during continued temporary insurance. (b) Yes. (c) 5%.
19. (a) None, except military and naval service. (b) None. (c) One year. (d) Nothing.
19. (a) None. (b) None. (c) One year. (d) Nothing.
20. (a) No provision except by endorsement. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs (e) No. (f) Yes, during lifetime of the payee. (h) No.
21. No limit.
22. (a) Yes, after three years. (b) One month. (c) Three. (d) Mod. prel. term, American 3½%. (e) Not to exceed 2½% sum insured. (f) No. (g) No. (h) No.
23. (a) No. (b) No. (c) No.
24. (a) No. (b) No. (c) No.
25. (a) No. (b) No. (c) No. (d) No.

* Not stated in policy.

REGISTER LIFE INSURANCE CO. OF IOWA.

Davenport, Iowa.

Began business April 22, 1889; mutual; issues annual dividend policies only.

Ordinary life policy annual dividends, costing \$26.17 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first two years. (e) Yes.

2. Extended insurance; or upon request, prior to default, premium loans.

3. Must reserve right.

4. No provision.

5. Upon receipt of due proof.

6. (a) Yes. (b) No. (c) No. (d) No. (e) Yes. (f) Yes.

7. (a) Annual. (b) First. (c) Yes.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes.

(f) Yes. (g) No. (h) Yes. (i) No. (j) No. (k) *.

9. No provision.

10. Thirty-one days; no interest.

11. (a) After two years. (b) No.

12. (a) Twentieth. (b) Two. (c) At any time.

(d) Repaid at any time. (e) Yes. (f) Not to exceed 6%; in advance. (g) Yes. (h) Yes.

13. (a) Yes; aviation and submarine; permit. (b) Thirty-one days. (c) Yes; no; yes, \$50 per \$1,000; extension of permit after first year optional with company. (d) Yes. (f) Reserve.

14. (a) Yes. (b) Extended insurance; premium loans if requested. (c) Two.

15. (a) Yes; *. (b) Yes; not to exceed 6%. (c) Yes.

16. (a) No. (b) Yes. (c) Yes. (d) *. (e) No.

17. No limit.

18. (a) Five years. (b) Yes, or reinstated. (c) Not to exceed 6%.

19. (a) None, except military and naval service. (b) None. (c) One year. (d) Premiums paid.

20. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) Yes.

21. No limit.

22. (a) Yes, after two years. (b) Ninety days. (c) Two. (d) Full prel. term, American 3%. (e) None. (f) No. (g) Yes. (h) Yes.

23. (a) No. (b) No. (c) Yes.

24. (a) No. (b) For cash value. (c) *.

25. (a) Yes. (b) Yes. (c) *. (d) Yes.

* Not stated in policy.

RELIANCE LIFE INSURANCE COMPANY,

Pittsburgh, Pa.

Began business May 4, 1903; stock company; issue non-participating and annual dividend policies.

Twenty-payment life, annual dividend policy, costing \$36.21 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) No. (e) Yes.
2. Extended insurance.
3. At will.
4. No provision; practice, yes.
5. Upon receipt of due proof.
6. (a) Yes. (b) 120 months. (c) Yes. (d) Yes (e) Yes. (f) Fifty cents per \$1,000.
7. (a) Annual. (b) First. (c) Not after first dividend.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) No. (g) No. (h) Yes. (i) No. (j) No (k) To purchase paid-up additions.
9. No provision.
10. One month; 5%.
11. (a) After one year; (b) Yes.
12. (a) Twentieth. (b) Three. (c) At any time (d) Repaid at any time. (e) Yes. (f) 5%; yes, or added to principal. (g) Yes. (h) Yes.
13. (a) No. (b) Extra premium must be paid before leaving United States. (c) Yes; none in United States; \$50 per \$1,000; annually during service if insured leaves United States within first two years; yes; no. (d) Yes; no provision; yes; evidence satisfactory to company. (e) Yes. (f) One-tenth of policy for each year in force.
14. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.
15. No provision.
16. (a) No. (b) No. (c) *. (d) *. (e) No.
17. No limit.
18. (a) Within three years. (b) Yes. (c) 5%.
19. (a) None, except military and naval service (b) None. (c) One year. (d) Premiums paid.
20. (a) No. (b) Yes. (c) Yes. (d) Unless insured otherwise directs. (e) No. (f) Yes. (g) Draws $3\frac{1}{2}\%$ interest. (h) No.
21. No limit.
22. (a) Yes, after three years. (b) One month (c) Three. (d) Mod. prel. term, American $3\frac{1}{4}\%$ (e) Not more than $2\frac{1}{2}\%$ of sum insured. (f) No (g) Yes. (h) Yes.
23. (a) No. (b) No. (c) No.
24. (a) No. (b) No. (c) No.
25. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

RESERVE LOAN LIFE INSURANCE COMPANY,
Indianapolis, Ind.

Began business March 10, 1897; stock company;
issues non-participating policies only.

Twenty-payment life non-participating policy,
costing \$30.94 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d)
Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision; practice, yes.

5. Within twenty-four hours after receipt of due
proof.

6. In case of total disability face of policy will
be paid to insured; death due to certain accidents,
double indemnity will be paid. (c) Yes; 20 cents
per \$1,000.

9. (a) Travel accident (common carrier), elevator
or burning building. (b) Twenty cents per \$1,000
insurance. (c) Yes.

10. Thirty-one days; no interest.

11. (a) One year from date. (b) Exception, mili-
tary service without permit.

12. (a) Twentieth. (b) Three. (c) May defer
ninety days. (d) Repaid at any time. (f) 6%; yes.
(g) Yes. (h) Yes.

13. (a) Yes, naval or aviation, by terms of permit.
(b) None stated. (c) \$250 per \$1,000 insurance for
foreign service; permit for military service within
continental United States attached to all policies
without extra premium; during service annually in
advance; no; yes, within one year after peace has
been declared. (d) Yes; yes; no provision. (e) Yes.
(f) Policy reserve.

14. (a) Yes, except premium loans. (b) Extended
insurance. (c) Three.

15. No provision.

16. (a) No. (b) Yes. (c) Yes. (d) No.

17. No limit.

18. (a) At any time. (b) Yes. (c) 5%.

19. (a) None, except military and naval service.
(b) No. (c) One year. (d) Premiums paid.

20. (a) No. (b) Yes. (c) Yes. (d) No. (e) No.
(f) No. (g) No. (h) No.

21. Five years.

22. (a) Yes, after payment of third premium.
(b) One month. (c) Three. (d) Mod. prel. term,
American 3½%. (e) Not to exceed 2½% of sum in-
sured. (f) Yes.

23. (a) Yes, ninety days. (b) No. (c) No.

24. (a) No. (b) No. (c) No.

25. (a) No. (b) No. (c) No.

ROCKFORD LIFE INSURANCE COMPANY,

Rockford, Ill.

Began business March 21, 1910; stock company; issues non-participating policies only.

Twenty-payment life, non-participating policy, costing \$30.30 annually per \$1,000 at age 35. Policy can be exchanged for a participating form at end of twenty years.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision in policy, but company's practice is to allow such change without medical re-examination where insurance is not increased in amount.

5. Upon receipt of due proof.

9. No provision.

10. One month of not less than thirty-one days; no interest.

11. (a) After one year from date. (b) No.

12. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (f) Not to exceed 6%; yes, or added to principal. (g) Yes. (h) Yes.

13. (a) No. (b) Thirty-one days. (c) \$37.50 per \$1,000 per annum for service anywhere if within first five years; thirty-one days grace allowed; unused balance refunded within one year after termination of war. (d) Yes; no provision. (e) No; six months. (f) Premium paid.

14. (a) Yes. (b) Extended insurance. (c) Three, in few forms, two.

15. (a) Yes; yes. (b) Yes; not to exceed 6%. (c) Yes.

16. (a) No. (b) No. (c) Yes. (d) Yes.

17. No limit.

18. (a) At any time. (b) Yes, or reinstated. (c) 5%.

19. (a) None, except military and naval service. (b) No. (c) One year. (d) Premiums paid.

20. (a) No. (b) Yes. (c) Yes. (d) No, unless insured so directs. (f) Yes. (g) Yes. (h) No.

21. No limit.

22. (a) Yes, after three years. (b) Three months. (c) Three. (d) Mod. prel. term, American $3\frac{1}{4}\%$. (e) Not to exceed 2% of sum insured. (f) Yes.

23. (a) No. (b) No. (c) No.

24. (b) For cash values. (c) Within three months from default.

25. (b) For cash values. (c) No provision.

†ROMAN STANDARD LIFE INSURANCE CO.,

Manistee, Mich.

Began business October 1, 1912; stock company; issues quinquennial dividend policies.

Twenty-payment life quinquennial dividend policy, costing \$26.80 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Extended insurance.
3. At will.
4. No provision.
5. Upon receipt of due proof.
6. (a) Yes. (c) No. (f) No.
7. (a) Quinquennial. (b) Fifth. (c) No.
8. Participating clause states that dividends will be paid at end of every five years in cash at option of insured — no other options stated.
9. †
10. One month: 6%.
11. (a) One year from date. (b) None.
12. (a) Twentieth. (b) Three. (c) May defer six months. (d) Repaid at any time. (e) Yes. (f) 6%; in advance. (g) Yes. (h) Yes.
13. †
14. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.
15. No provision.
16. (a) Yes. (b) No. (c) Yes. (d) *. (e) No.
17. No limit.
18. (a) Three years. (b) Yes. (c) 6%.
19. (a) No. (b) No. (c) One year. (d) Premiums paid.
20. No provision.
21. No limit.
22. (a) Yes, after three years. (b) No limit. (c) Three. (d) Mod. prel. term, American 4%. (e) *. (f) *. (g) *. (h) Yes.
23. (a) *. (b) No. (c) No.
24. (a) No. (b) No. (c) No.
25. (a) No. (b) No. (c) No. (d) No.

* Not stated in policy.

† This company having ignored our repeated requests for current information, this analysis is reprinted from our 1917 edition, the numbers of questions only being changed.

ROYAL UNION MUTUAL LIFE INSURANCE CO.
Des Moines, Iowa.

Began business March 18, 1886; mutual; issues participating policies only.

Twenty-payment life, deferred dividend policy, costing \$36.80 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Paid-up insurance.
3. Must reserve right.
4. No provision in policy; in practice, yes.
5. Upon receipt of due proofs.
6. Will attach rider. (a) Six. (b) No. (c) Yes. (d) Yes. (e) Yes. (f) Yes; varies as to age and plan.
7. (a) Deferred; annual after third year, if requested. (b) Twentieth. (c) Policy is paid up.
8. (a, b, c) After twentieth year. (d) Yes. (e) Yes. (f) No. (g) No. (h) On any anniversary. (i) No. (j) No. (k) In cash, or applied to purchase additional participating insurance if laws of state so require.
9. No provision.
10. Thirty-one days; 6%.
11. (a) After one year from date. (b) Yes.
12. (a) Twentieth. (b) Three. (c) At end of year. (d) Repaid at any time. (e) Yes. (f) 6%; in advance or added to principal. (g) Yes. (h) Yes.
13. (a) Yes, aviation and submarine; permit. (b) *. (c) Yes; 1% of face of policy; 10% of face of policy increased to 25% for aviation and submarine service; during service; yes; yes; one year after termination of war. (d) Yes; no provision; no provision. (e) Active service. (f) Reserve.
14. (a) Yes, except premium loans. (b) Paid-up insurance. (c) Three.
15. No provision.
16. (a) No. (b) Yes. (c) Yes. (d) Yes. (e) No.
17. No limit.
18. (a) At any time. (b) Yes, or reinstated. (c) 6%.
19. (a) None, after two years, except military and naval service. (b) *. (c) One year. (d) 10% face of policy.
20. (a) Yes. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (e) Not stated. (f) Yes. (g) Yes, 3½% interest paid. (h) No.
21. No limit.
22. (a) Yes, after three years. (b) Grace. (c) Three. (d) Mod. prel. term, American 3½%. (e) Not to exceed 2½% sum insured. (f) Yes. (g) No. (h) Yes.
23. (a) No. (b) *. (c) No.
24. (a) No. (b) No. (c) No.
25. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

ST. JOSEPH LIFE INSURANCE COMPANY,

St. Joseph, Mo.

Began business November 18, 1913; stock company; issues participating and non-participating policies.

Twenty-payment life, twenty-year annual dividend policy, costing \$36.12 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. No provision.
3. Consent of company required.
4. No provision; practice, yes.
5. Immediately upon receipt of due proof.
6. No provision.
7. (a) Annual. (b) Second. (c) Yes.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No.
- (f) *. (g) *. (h) Yes. (i) No. (j) No. (k) In cash.
9. No provision.
10. One month; 6%.
11. (a) One year, excepting military and naval service. (b) Yes.
12. (a) Twentieth. (b) Three. (c) At any time. (d) *. (e) No. (f) 6%; *. (g) Yes. (h) Yes.
13. In case of the death of the insured while engaged in any military or naval service in time of war, the beneficiary or beneficiaries hereunder shall accept, in full settlement of this policy, a sum equal to the total premiums paid by the insured, together with interest thereon at the rate of 5% per annum from the respective dates such premiums were paid.
14. (a) Yes, except premium loans. (b) No automatic provision. (c) Three.
15. No provision.
16. (a) No. (b) No. (c) Yes. (d) *. (e) No.
17. No limit.
18. (a) At any time. (b) Yes, or reinstated. (c) 6%.
19. (a) None, except military and naval service. (b) No. (c) *. (d) *.
20. (a) Yes; no instalment provisions in policy.
21. Five years.
22. (a) Yes, after three years. (b) Sixty days. (c) Three. (d) Mod. prel. term, American 3½%. (e) *. (f) No. (g) No. (h) No.
23. (a) No. (b) No. (c) No.
24. (a) No. (b) No. (c) No.
25. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

SAN JACINTO LIFE INSURANCE COMPANY,

Beaumont, Tex.

Began business March 24, 1914; stock company; issues non-participating policies only.

Twenty-payment life, non-participating policy, costing \$30.28 annually per \$1,000 at age 35.

1. (a) No. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. Yes.

5. Upon receipt of due proofs.

6. (a) Yes. (b) Yes. (c) No.

9. No provision.

10. Thirty-one days; no interest.

11. (a) One year from date. (b) Yes.

12. (a) Twentieth. (b) Two (c) At any time. (d) Repaid at any time. (f) 5%; yes. (g) Yes. (h) Yes.

13. (a) Aviation and submarine, permit. (b) No provision. (c) Yes; none; \$100 per \$1,000; semi-annually during service; yes; yes; after termination of war. (d) Yes; no provision; yes; evidence insurability. (f) Reserve.

14. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

15. No provision.

16. (a) No. (b) No. (c) Yes. (d) *.

17. No limit.

18. (a) Within five years. (b) Yes, or reinstated. (c) 5%.

19. (a) None, except military and naval service. (b) None. (c) One year. (d) Premiums paid.

20. (a) No. (b) Yes. (c) Yes. (d) Not unless insured so directs. (f) No. (h) No.

21. No limit.

22. (a) Yes, after three years. (b) Six months. (c) Two. (d) Mod. prel. term, Actuaries' 4%. (e) Not to exceed 2½% of sum insured. (f) No.

23. (a) No. (b) No. (c) No.

24. (b) No. (c) No.

25. (b) No. (c) No.

*** Not stated in policy.**

SCANDIA LIFE INSURANCE CO.,

Chicago, Ill.

Began business April 14, 1905; mutual; issues participating and non-participating policies.

Twenty-payment life annual dividend policy (endowment at age 85), costing \$34.42 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Participating paid-up endowment insurance.
3. At will.
4. Yes.
5. Upon receipt of due proofs.
6. (a) Yes. (b) Yes. (c) Yes. (d) No. (e) Yes. (f) Varies as to age and plan.
7. (a) Annual. (b) First. (c) Not after second premium.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) Yes. (i) Yes. (j) No. (k) In cash.
9. No provision.
10. Thirty-one days; no interest.
11. (a) One year from date. (b) Yes.
12. (a) Eleventh. (b) Three. (c) May defer sixty days. (d) Repaid at any time. (e) Yes. (f) 6%; yes. (g) Yes. (h) Yes.
13. (a) Yes, aviation; permit. (b) Thirty-one days. (c) Yes, \$37.50; same; same; annually during service first five years of policy; yes; yes; one year after termination of war. (d) Yes; no provision; no provision. (e) No, six months thereafter. (f) Premiums paid.
14. (a) Yes, except premium loans. (b) Participating paid-up endowment insurance. (c) Three.
15. No provision.
16. (a) No. (b) No. (c) Yes. (d) No. (e) No.
17. No limit.
18. (a) At any time. (b) Yes, or reinstated. (c) 6%
19. (a) None except military or naval service in time of war. (b) None. (c) One year. (d) Premiums paid.
20. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured has directed otherwise. (e) Yes. (f) Yes. (g) Yes. (h) Yes.
21. No limit.
22. (a) Yes, after three years, except cash value. (b) Grace. (c) Three. (d) Net level prem. American 3 1/4%. (e) Not to exceed 1 1/5% of face of policy until eleventh year. (f) Yes. (g) Yes. (h) Yes.
23. (a) Yes, sixty days. (b) No. (c) Yes, after eleventh year.
24. (a) No. (b) For cash value. (c) No.
25. (a) Yes. (b) Yes. (c) No. (d) Yes.

SCRANTON LIFE INSURANCE COMPANY,

Scranton, Penn.

Began business in 1908; stock company; issues participating and non-participating policies.

Twenty-payment life endowment at age 80, costing \$32.94 annually per \$1,000 at age 83.

1. (a) Yes. (b) Yes. (c) Representatives and warranties. (d) Not after first fourteen months. (e) Yes.

2. Paid-up insurance or extended insurance.

3. At will.

4. No provision.

5. Upon receipt of due proof.

6. (a) Yes in most forms. (b) No. (c) Yes. (d) No. (e) Yes. (f) No.

7. (a) Five-year distribution, and annually thereafter. (c) No.

8. Policy provides that dividends will be paid in cash. No other options stated.

9. No provision.

10. One month; no interest.

11. (a) After fourteen months. (b) No.

12. (a) Not clear. (b) Three. (c) At any time. (d) Repaid at any time. (e) Yes. (f) 5%; in advance. (g) Yes. (h) Yes.

13. Aviation, military or naval service risks not assumed by company (application condition).

14. (a) Yes, except premium loans. (b) Paid-up insurance or extended insurance. (c) Three.

15. No provision.

16. (a) No. (b) No. (c) Yes. (d) No. (e) No.

17. No limit.

18. (a) At any time. (b) Yes. (c) 6%.

19. (a) No, except military and naval service. (b) No. (c) One year. (d) Premium paid.

20. No provision. Some contracts issued which make such provision.

21. No limit.

22. (a) Yes, after three years. (b) One month. (c) Three. (d) Mod. prel. term, American 3½%. (e) Not to exceed 2½% of sum insured. (f) Yes. (g) No provision. (h) No provision.

23. (a) No. (b) No. (c) Yes.

24. (a) No. (b) No. (c) No.

25. (a) No. (b) No. (c) No. (d) Yes.

**SECURITY LIFE INSURANCE COMPANY OF
AMERICA,**

Chicago, Ill.

Began business in 1902; stock company; issues non-participating policies only.

Twenty-payment economic life non-participating policy, costing \$29.83 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision; practice, yes.

5. Immediately upon receipt of due proof.

6. (a) Yes. (b) No. (c) Yes. (d) Yes. (e) Yes. (f) Yes.

9. (a) Any accident. (b) Yes, \$1.75. (c) Yes.

10. Thirty-one days; no interest.

11. (a) After one year. (b) No.

12. (a) Twentieth. (b) Three. (c) May defer ninety days. (d) Repaid at any time. (f) 6%; in advance. (g) Yes. (h) No.

13. (a) Yes, aviation and submarine; permit. (b) *. (c) Yes; none; yes (amount not stated); during service; yes; yes; one year after ceasing of hostilities. (d) Yes; yes; no provision. (e) Active service. (f) Reserve.

14. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

15. No provision.

16. (a) No. (b) No. (c) Yes. (d) *.

17. Six years.

18. (a) At any time. (b) Yes, or reinstated. (c) 5%.

19. (a) None, except military and naval service. (b) Yes. (c) One year. (d) Premiums paid.

20. (a) No. (b) Yes. (c) No. (d) *. (f) No. (h) No.

21. Six years.

22. (a) Yes, after three years. (b) Thirty-one days. (c) Three. (d) Mod. Ill. Standard, American 3 $\frac{1}{2}$ %. (e) Not to exceed 2 $\frac{1}{2}$ % of sum insured. (f) No.

23. (a) No. (b) No. (c) No.

24. (b) No. (c) No.

25. (b) No. (c) No.

*** Not stated in policy.**

SECURITY MUTUAL LIFE INSURANCE COMPANY.
Binghamton, N. Y.

Began business in 1886; mutual; issues annual dividend policies only.

Twenty-payment life, participating policy, costing \$36.22 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance; premium loans, if requested.

3. Must reserve right.

4. Yes.

5. Upon receipt of due proof.

6. (a) Yes. (b) No. (c) No. (e) Yes. (f) Yes; varies.

7. (a) Annual. (b) First. (c) Not after first dividend.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) Yes. (g) Yes. (h) On any anniversary. (i) No. (j) Yes, upon request. (k) To purchase paid-up additions.

9. No provision.

10. Thirty-one days; no interest.

11. (a) One year from date. (b) Yes.

12. (a) Fifteenth. (b) Three. (c) May defer sixty days. (d) Yes. (e) Yes. (f) 6%; no. (g) No. (h) No.

13. (a) Aviation; policy. (b) Thirty-one days. (c) Yes, within first five years; none; \$100 per \$1,000; first year; annually during service; yes; no provision. (d) Yes; no provision; no provision. (f) Reserve.

14. (a) Yes. (b) Extended insurance; premium loans, if requested. (c) Three.

15. (a) Yes; yes. (b) Yes; 6%. (c) Yes.

16. (a) No. (b) No. (c) Yes. (d) *. (e) Yes, if requested.

17. No limit.

18. (a) At any time. (b) Yes, or reinstated. (c) 6%.

19. (a) None, except military and naval service first five years. (b) None. (c) One year. (d) Premiums paid.

20. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (e) Yes. (f) Yes. (g) Draws $3\frac{1}{2}\%$ interest. (h) No.

21. No limit.

22. (a) Yes, after three years, except cash value. (b) Three months. (c) Three. (d) Select and ultimate, American 3%. (e) Not to exceed 1% of sum insured, and any dividend additions. (f) Yes. (g) Yes. (h) Yes.

23. (a) Yes, sixty days. (b) No. (c) No.

24. (a) No. (b) No. (c) No.

25. (a) Yes. (b) No. (c) No. (d) Yes.

*** Not stated in policy.**

SECURITY MUTUAL LIFE INSURANCE COMPANY,

Lincoln, Neb.

Began business as a legal reserve company in 1903; mutual; issues participating policies only.

Twenty-payment life annual dividend policy, costing \$36.17 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first two years. (e) Yes.
2. Paid-up insurance.
3. At will.
4. Yes.
5. Upon receipt of due proofs.
6. (a) Yes. (b) No. (c) Yes. (d) Yes. (e) Yes. (f) Yes.
7. (a) Annual. (b) Second. (c) Yes.
8. (a) Yes. (b) Yes. (c) No. (d) Yes. (e) No. (f) Yes. (g) No. (h) No. (j) No. (k) In cash.
9. (a) Yes. (b) Yes. (c) Yes.
10. One month; no interest.
11. (a) Two years from date. (b) Yes.
12. (a) Twentieth. (b) Three. (c) May defer six months. (d) Repaid at any time. (e) Yes. (f) 6%; yes, or added to principal. (g) Yes. (h) Yes.
13. (a) Yes, terms of policy; only military or naval service within continental limits of United States; no permit for service outside of United States. (b) None. (c) No; no; no. (d) Yes; yes; restored after termination of service; six months. (e) Result of service; six months. (f) Return of premiums paid.
14. (a) Yes, except premium loans. (b) Paid-up insurance. (c) Three.
15. No provision.
16. (a) No. (b) No. (c) Yes. (d) No. (e) No.
17. No limit.
18. (a) At any time. (b) Yes, or reinstated. (c) 6%.
19. (a) None, except military and naval service. (b) No. (c) Two years. (d) Premiums paid.
20. (a) Yes. (b) Yes. (c) Yes. (d) Not unless insured gives right. (e) No. (f) No. (h) No.
21. No limit.
22. (a) Yes, after three years. (b) Thirty days. (c) Two for extended insurance and three for cash value or paid-up insurance. (d) Mod. prel. term, American $3\frac{1}{2}\%$. (e) None. (f) No. (g) Yes. (h) Yes.
23. (a) Six months. (b) No. (c) No.
24. (a) No. (b) No. (c) No.
25. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

**SHENANDOAH LIFE INSURANCE COMPANY,
INC.,**

Roanoke, Va.

**Began business January 26, 1916; stock company;
issues non-participating policies only.**

**Twenty-payment life, non-participating policy,
costing \$30.54 annually per \$1,000 at age 35.**

**1. (a) Yes. (b) Policy and application. (c)
Representations. (d) Not after first year. (e) Yes.**

**2. Extended insurance; premium loans, if re-
quested.**

3. Consent of company required.

4. Yes.

5. Upon receipt of due proofs.

**6. (a) Yes. (b) Yes. (c) Yes. (d) No. (e) Yes.
(f) Yes.**

**9. (a) Only when due to travel accident (common
carrier). (b) Yes. (c) Yes.**

10. Thirty-one days without interest charge.

**11. (a) One year from date. (b) Suicide within
two years.**

**12. (a) Twentieth. (b) Two. (c) At any time.
(d) Repaid at any time. (e) Non-participating. (f)
Not to exceed 6%; yes. (g) Yes. (h) Yes.**

**13. (a) Aviation, submarine service or work in
munition plants; permit. (b) Thirty-one days. (c)
Yes, both inside and outside of United States during
service; yes; yes; within one year after termination
of war. (d) Yes; yes; yes; optional with company.
(e) No; six months. (f) Return of premiums ex-
clusive of extra premium.**

**14. (a) Yes. (b) Extended insurance or premium
loan if requested. (c) Three.**

**15. (a) Yes; yes. (b) Yes; not to exceed 6%.
(c) Yes.**

**16. (a) No. (b) No. (c) Yes. (d) No. (f) Non-
participating.**

17. No limit.

**18. (a) At any time. (b) Yes, when reinstated.
(c) Not to exceed 6%.**

**19. (a) None, except military and naval service.
(b) No. (c) Yes, within two years. (d) Return of
premiums paid.**

**20. (a) No. (b) Yes. (c) Yes. (d) Not unless
insured gives right. (e) No. (f) Yes. (g) Draws
3½% interest. (h) No.**

21. No limit.

**22. (a) Yes, after three years. (b) Three months.
(c) Three. (d) Mod. prel. term, American 3½%. (e)
Not to exceed 2½% of sum insured. (f) Yes. (g)
Non-participating. (h) Non-participating.**

23. Yes, ninety days. (b) No. (c) Yes.

24. (a) Non-participating. (b) No. (c) No.

**25. (a) Non-participating. (b) No. (c) No. (d)
Non-participating.**

†SOUTHEASTERN LIFE INSURANCE COMPANY,

Greenville, S. C.

Began business January 1, 1906; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$30.02 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Premium loans.

3. At will.

4. No provision.

5. Immediately upon receipt of due proofs.

6. No provision in this form of policy.

9. †

-10. Thirty days; no interest.

11. (a) One year from date. (b) No.

12. (a) Twentieth. (b) Three. (c) May defer sixty days. (d) Repaid at any time. (f) *; yes. (g) Yes. (h) Yes.

13. †

14. (a) Yes. (b) Premium loans. (c) Three.

15. (a) Yes; yes. (b) Yes; *. (c) Automatic.

16. (a) No. (b) No. (c) Yes. (d) No.

17. No limit.

***. 18. (a) At any time. (b) Yes, or reinstated. (c)**

19. (a) None. (b) No. (c) One year. (d) Premiums paid.

20. No provision in this form of policy.

21. No limit.

22. (a) Yes, after three years, except cash value. (b) Three months. (c) Three. (d) Mod. prel. term, Actuaries' 4%. (e) Not more than 1½% sum insured. (f) No.

23. (a) Yes, sixty days. (b) No. (c) No.

24. (b) No. (c) No.

25. (b) No. (c) No.

*** Not stated in policy.**

† This company having ignored our repeated requests for current information, this analysis is reprinted from our 1917 edition, the numbers of questions only being changed.

†SOUTHERN INSURANCE COMPANY.

Nashville, Tenn.

Began business September 1, 1909, commenced writing life business in February, 1911; stock company; issues non-participating, ordinary, and industrial policies.

Twenty-payment life non-participating policy, costing \$30 annually per \$1,000 at age 35.

1. (a) No. (b) No. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision.

5. Upon receipt of due proof.

6. (a) No. (c) Yes. (f) No.

9. †

10. Thirty-one days; no interest.

11. (a) After one year. (b) Yes.

12. (a) Fourteenth. (b) Three. (c) At any time. (d) Repaid at any time. (f) Not to exceed 6%; in advance. (g) Yes. (h) Yes.

13. †

14. (a) Yes, except premium loans. (b) Extended insurance (c) Three.

15. No provision.

16. (a) Yes. (b) No. (c) Yes. (d) Yes.

17. No limit.

18. (a) At any time. (b) Yes, or reinstated. (c) Not to exceed 6%.

19. (a) None (military and naval service); permit required at any time. (b) None. (c) One year. (d) One-half premiums paid.

20. No provision.

21. No limit.

22. (a) Yes, after three years. (b) Thirty days. (c) Three. (d) Mod. prel term, American 4%. (e) *: no surrender charge after fourteenth year, when reserve is somewhat higher than American 4% table. (f) No.

23. (a) No. (b) No. (c) Yes, after 14th year.

24. (b) No. (c) No.

25. (b) No (c) Yes, within 30 days after grace expires.

* Not stated in policy.

† This company having ignored our repeated requests for current information, this analysis is reprinted from our 1917 edition, the numbers of questions only being changed.

SOUTHERN LIFE AND TRUST COMPANY,

Greensboro, N. C.

Began business July 1, 1903; stock company; issues annual dividend and non-participating policies.

Twenty-payment life annual dividend policy, including disability provision, costing \$37.68 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance; premium loan if requested.

3. Right of revocation must be reserved.

4. Yes.

5. Upon receipt and approval of proofs.

6. (a) Yes. (b) Yes. (c) No. (d) No. (e) Yes. (f) Yes, \$1.78 per \$1,000.

7. (a) Annual. (b) First. (c) Yes.

8. (a) Only when all premiums have been paid. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) Yes. (i) Yes. (j) Yes. (k) To reduce premium.

9. No provision.

10. Thirty-one days; no interest.

11. (a) One year from date. (b) No.

12. (a) Twentieth. (b) Three. (c) May defer six months except for purpose of paying premiums. (d) Repaid at any time. (e) Yes. (f) 6%; no, at next premium anniversary. (g) Yes. (h) No.

13. Aviation, submarine or naval service outside limits of continental United States and Canada, or military or naval service in any foreign nation within five years from date of policy therewith terminates insurance, in which event company's liability is limited to one-half of premiums paid first year and reserve during second to fifth years.

14. (a) Yes. (b) Extended insurance, or if requested, premium loans. (c) Three.

15. (a) Yes; yes. (b) Yes; 6%. (c) Yes.

16. (a) No. (b) No. (c) Yes. (d) No. (e) Yes.

17. No limit.

18. (a) At any time. (b) Yes, or reinstated. (c) 6%.

19. (a) No, except military or naval service. (b) No. (c) One year. (d) Premiums paid.

20. (a) No. (b) Yes. (c) Yes. (d) No, unless insured gives right. (e) Yes. (f) No. (h) No.

21. No limit.

22. (a) Yes, after three years, except cash value.

(b) Thirty-one days. (c) Three. (d) Mod. prel. term, American 3½%. (e) *. (f) Yes. (g) Yes. (h) Yes.

23. (a) May defer six months. (b) No. (c) No.

24. (a) No. (b) For cash value. (c) No.

25. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

**SOUTHERN STATES LIFE INSURANCE COMPANY
OF ALABAMA,**

Executive Offices, Atlanta, Ga.

Began business May 1, 1906; stock company; issues annual dividend and non-participating policies.

Twenty-payment life annual dividend policy, costing \$36.22 annually for \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Warranties. (d) No. (e) Yes.
2. Premium loan.
3. At will.
4. Yes.
5. Immediately upon receipt of due proof.
6. (a) Yes, will attach rider.
7. (a) Annual. (b) Second. (c) No.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) Yes. (g) Yes. (h) On any anniversary. (i) No. (j) Yes. (k) Left to accumulate.
9. No provision.
10. Thirty-one days; no interest.
11. (a) From date of issue. (b) Yes.
12. (a) Twentieth. (b) Two. (c) Company may defer loan for ninety days, except when used to pay premiums. (d) Repaid at any time. (e) Yes. (f) 6%; in advance. (g) No provision for cash surrender value. (h) No.
13. (a) Yes; aviation and submarine — policy. (b) Thirty-one days. (c) Yes; none; at present \$50 per \$1,000; annually during service; yes; yes; end of war. (d) Yes; no provision. (e) Result of service. (f) Reserve.
14. (a) Yes, except cash value. (b) Premium loan. (c) Two.
15. (a) Yes; yes. (b) Yes; 6%. (c) Yes.
16. (a) No. (b) No. (c) Yes. (d) Yes. (e) Yes.
17. No limit.
18. (a) At any time if not surrendered to the company. (b) Yes, or reinstated. (c) Yes, 6%.
19. (a) None, except military and naval service. (b) No. (c) One year. (d) Premiums paid.
20. (a) Yes. (b) Yes. (c) Yes. (d) No. (e) Yes. (f) No. (h) No.
21. No limit.
22. (a) Yes, after two years, except cash value. (b) No time limit. (c) Two. (d) Mod. prel. term, American, 3½%. (e) Not to exceed 20% of reserve, reducing to zero. (f) Yes. (g) Yes. (h) Yes.
23. No provision.
24. (a) Yes. (b) No. (c) No.
25. (a) Yes. (b) No. (c) No. (d) Yes.

SOUTHERN UNION LIFE INSURANCE COMPANY

Waco, Texas.

Began business June 7, 1909; stock company; issues non-participating policies only.

Twenty-payment life (coupon) non-participating policy providing for nineteen guaranteed dividends; premium \$39.03 annually per \$1,000 at age 35.

1. (a) Made a part; not attached. (b) No. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance; premium loans upon request.

3. At will.

4. No provision; practice, yes.

5. Immediately upon approval of proofs.

6. (a) Yes. (b) No. (c) No.

9. Will attach rider. (a) Any accident. (b) *.
(c) Yes

10. Thirty-one days; no interest.

11. (a) After one year. (b) No.

12. (a) Twentieth. (b) Three. To obtain loan value at the end of second or any subsequent year, premiums must be paid in full to anniversary of insurance next succeeding the date when loan is made. (c) At any time. (d) Repaid at any time. (e) Yes. (f) 5%; in advance, or may be added to principal. (g) Yes. (h) Yes.

13. (a) Yes; aviation and submarine; permit. (b) Immediately. (c) Yes; \$37.50 per \$1,000; 10% face of policy; annually during service; yes; no. (d) Yes; yes; no provision. (e) No; six months. (f) Premiums paid exclusive war premiums.

14. (a) Yes. (b) Extended insurance; premium loans upon request. (c) Two.

15. (a) Yes; yes. (b) Yes, or reinstated; *. (c) Yes.

16. (a) No. (b) No. (c) Yes. (d) *.

17. No limit.

18. (a) At any time during continued temporary insurance. (b) Yes. (c) 5%.

19. (a) None, except military and naval service. (b) None. (c) No provision.

20. (a) No. (b) Yes. (c) Yes. (d) No, unless insured so directs. (e) No. (f) Yes. (g) No. (h) No.

21. No limit.

22. (a) Yes, after two years. (b) Six months. (c) Two. (d) Mod. prel. term, American 3½%. (e) *.

(f) Yes. (g) No. (h) No.

23. (a) No. (b) *. (c) No.

24. (a) No. (b) No. (c) Within five months.

25. (a) No. (b) No. (c) Within six months from premium default. (d) No.

*** Not stated in policy.**

SOUTHLAND LIFE INSURANCE COMPANY.

Dallas, Tex.

Began business April 26, 1909; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$31.42 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) No. (e) Yes.
2. Paid-up insurance.
3. Must reserve right.
4. Yes, except continuous monthly income plan.
5. Upon receipt of due proof.
6. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes; varies.
9. Will attach rider. (a) Yes. (b) Yes. (c) Yes.
10. Thirty-one days; no interest.
11. (a) After one year. (b) No.
12. (a) Twentieth. (b) Three. (c) May defer ninety days, unless used solely for purpose of paying premiums. (d) Repaid at any time. (f) 6%; yes. (g) Yes. (h) Yes.
13. (a) Yes; aviation and submarine; permit. (b) One month. (c) Yes; none; \$100 per \$1,000; annually during service first ten years of policy; yes; yes; one year after end of war. (d) Yes; yes; yes; evidence insurability. (e) No; six months. (f) Reserve.
14. (a) Yes. (b) Paid-up insurance. (c) Three.
15. (a) Yes; yes. (b) Yes; 6%. (c) Yes.
16. (a) No. (b) No. (c) Yes. (d) No.
17. No limit.
18. (a) At any time. (b) Yes, or reinstated. (c) 6%.
19. (a) None, except military and naval service. (b) None. (c) One year. (d) Premiums paid.
20. (a) No; practice, yes. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (f) Yes. (g) Draws 3½% interest. (h) No; practice, yes on request.
21. No limit.
22. (a) Yes, after three years, except cash value. (b) One month. (c) Three. (d) Full prel. term. American 3½%. (e) Not to exceed 2½% of sum insured until fourth year, thereafter no charge. (f) Yes.
23. (a) Yes, ninety days. (b) No. (c) No.
24. (b) For cash value. (c) No; practice, yes.
25. (b) Yes. (c) No; practice, yes, within reasonable period.

*** Not stated in policy.**

Note.—Policy contains a special clause providing "Loan Insurance."

SOUTHWESTERN LIFE INSURANCE COMPANY,
Dallas, Tex.

Began business July 1, 1903; stock company; issues non-participating policies only.

Twenty-payment life (endowment at age 85), non-participating policy, costing \$29.95 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Only if understated.

2. Premium loans; extended insurance, if requested or if loan not enough to pay premium.

3. At will.

4. No provision.

5. Immediately upon receipt of due proof.

6. (a) Yes. (b) No. (c) Yes. (d) Yes. (e) Yes.

9. No provision.

10. One calendar month; 6%.

11. (a) One year. (b) Yes.

12. (a) Twentieth. (b) One year, but first and second year loan values available for payment of premiums solely. (c) May defer ninety days unless used to pay premium. (d) Repaid at any time. (f) 6%; yes. (g) Yes. (h) Yes.

13. (a) Aeronautics and service in submarines; terms of permit. (b) Permit must be secured before going abroad or entering navy. (c) Yes, for foreign military service and naval service; grace allowed and insured balance refunded. (d) Yes. (e) Permit is to engage in military or naval service. (f) Legal reserve.

14. (a) Yes. (b) Premium loans; extended insurance, if requested or if loan not enough to pay premium. (c) Three.

15. (a) Yes; yes. (b) Yes; 6%. (c) Yes.

16. (a) No. (b) No. (c) Yes. (d) *.

17. No limit.

18. (a) At any time. (b) Yes, or reinstated. (c) 6%.

19. (a) None, except military and naval service. (b) None. (c) One year. (d) Premiums paid.

20. (a) No. (b) Yes. (c) Yes. (d) With consent of insured. (f) No; in practice, yes. (h) No; in practice, yes.

21. No limit.

22. (a) Yes, after three years. (b) One month. (c) Three. (d) Mod. prel. term, American, $3\frac{1}{2}\%$. (e) *.

(f) Yes.

23. (a) No. (b) No. (c) No.

24. (b) No. (c) No.

25. (b) No. (c) No.

* Not stated in policy.

Note.—Policy contains a special clause providing for "Loan Insurance."

†STANDARD LIFE INSURANCE COMPANY.

Atlanta, Ga.

Began business March 24, 1914; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$31.25 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first two years. (e) Yes.
2. Paid-up insurance.
3. At will.
4. Yes.
5. Upon receipt of due proof.
6. No provision.
9. †
10. One month; 6%.
11. (a) Two years from date. (b) Yes.
12. (a) Twentieth. (b) Three. (c) May defer ninety days. (d) Repaid at any time. (f) 6%; yes. (g) Yes. (h) Yes.
13. †
14. (a) Yes, except premium loans. (b) Paid-up insurance. (c) Three.
15. No provision.
16. (a) No. (b) No. (c) During lifetime. (d) No.
17. No limit.
18. (a) At any time. (b) Yes. (c) 6%.
19. (a) None (military and naval service); consent of company required. (b) No. (c) One year. (d) Premiums paid.
20. (a) No. (b) Yes. (c) Yes. (d) No. (f) No. (h) No.
21. No limit.
22. (a) Yes, after three years. (b) Thirty days. (c) Three. (d) Mod. prel. term, American 3%. (e) Not to exceed $2\frac{1}{2}\%$ of sum insured. (f) No.
23. (a) No. (b) No. (c) No.
24. (b) No. (c) No.
25. (b) No. (c) No.

† This company having ignored our repeated requests for current information, this analysis is reprinted from our 1917 edition, the numbers of questions only being changed.

STANDARD LIFE INSURANCE COMPANY,

Des Moines, Iowa.

Began business 1909; mutual; issues annual dividend policies only.

Twenty-payment life annual dividend policy, costing \$32.95 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) No. (e) Yes.
2. Extended insurance.
3. At will.
4. No provision; in practice, yes.
5. Upon receipt of due proof.
6. (a) Yes. (b) Yes. (c) No. (d) No.
7. (a) Annual. (b) Second. (c) Yes.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes.
- (f) No provision. (g) No provision. (h) Yes. (i) No.
- (j) No. (k) To purchase paid-up additions.
9. (a) Yes. (b) Yes. (c) Yes.
10. One month; no interest.
11. (a) From date of issue except for fraud. (b) Yes.
12. (a) Twentieth. (b) Three. (c) At any time. (d) *. (e) Yes. (f) Not to exceed 6%; in advance. (g) Yes. (h) Yes.
13. (a) No. (b) One month. (c) Yes; \$100 per \$1,000; same; same; annually during service first five years; yes; yes; one year after end of war. (d) Yes; yes; no provision. (e) No; six months. (f) Premiums paid, exclusive war premiums.
14. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.
15. No provision.
16. (a) No. (b) No. (c) Yes. (d) *. (e) No.
17. One year.
18. (a) At any time. (b) Yes. (c) 5%.
19. (a) None, except military and naval service. (b) None. (c) One year. (d) Premiums paid.
20. (a) No. (b) Yes. (c) Yes. (d) No, unless insured so directs. (e) No. (f) Yes. (g) Yes. (h) No.
21. One year.
22. (a) Yes, after three years. (b) Three months. (c) Three. (d) Mod. prel. term, Actuaries' 4%. (e) *. (f) No. (g) Yes. (h) Yes.
23. (a) No. (b) No. (c) No.
24. (a) No. (b) No. (c) Within three months.
25. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

**STANDARD LIFE INSURANCE COMPANY OF
AMERICA,
Pittsburgh, Pa.**

Began business April, 1911; stock company; issues non-participating policies.

Ordinary life, guaranteed premium reduction policy, costing \$28.11 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) *. (d) *. (e) Yes.
2. Paid-up insurance.
3. At will.
4. No provision; practice, yes.
5. Upon receipt of satisfactory proof.
6. Rider attached. (a) Life income. (b) Yes.
- (c) Stated in rider.
6. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes.
- (f) None.
7. (a) Yes. (b) Second. (c) Yes.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) Yes. (g) Yes. (h) Yes. (i) No. (j) No.
- (k) Accumulate.
9. No provision.
10. Thirty-one days; 5%.
11. (a) After one year. (b) No.
12. (a) *. (b) Three. (c) At any time. (d) Re-paid at any time. (e) No. (f) 6%; in advance. (g) Yes. (h) Yes.
13. (a) No. (b) Ten days. (c) Single premium \$200 per \$1,000 both inside and outside United States. (d) Yes; restored, evidence of good health. (e) If extra premium is paid no further restrictions. (f) 20% during first policy year, 30% second, 40% third year, 50% fourth and fifth, thereafter no restrictions.
14. (a) Yes, except premium loans. (b) Paid-up insurance. (c) Three.
15. No provision.
16. (a) No. (b) No. (c) Yes. (d) *. (e) No.
17. No limit.
18. (a) At any time. (b) Yes. (c) 5%.
19. (a) None, except military and naval service. (b) No. (c) One year. (d) Net reserve on policy.
20. (a) No. (b) Yes. (c) Yes. (d) No; unless insured so directs. (e) No. (f) Yes. (g) No. (h) No.
21. No limit.
22. (a) Yes, after three years. (b) Days of grace. (c) Three. (d) Full prel. term, American 3½% table. (e) *. (f) No. (g) No. (h) No.
23. (a) No. (b) No. (c) No.
24. (a) No. (b) For cash value. (c) No.
25. (a) No. (b) No. (c) No. (d) No.

* Not stated in policy.

STATE LIFE INSURANCE COMPANY,

Great Falls, Montana.

Began business April 1, 1914; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$30.66 annually per \$1,000 at age 35.

1. (a) Made a part and attached. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. Consent of company required.

4. No provision; practice, yes.

5. Immediately upon receipt of due proofs.

6. (a) Yes. (b) No. (c) No. (d) No. (e) Yes. (f) *.

9. No provision.

10. One month; no interest.

11. (a) One year from date. (b) None.

12. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (f) 6%; yes. (g) Yes. (h) Yes.

13. (a) No. (b) Immediate notice. (c) Yes; \$35 per \$1,000; \$100 to \$200 per \$1,000; annually during service; yes; yes; after risk is determined. (d) Yes; no provision; no provision. (e) *. (f) Reserve.

14. (a) Yes. (b) Extended insurance. (c) Three.

15. No provision.

16. (a) No. (b) No. (c) No. (d) *.

17. No limit.

18. (a) At any time. (b) Yes, or reinstated. (c) Yes 6%.

19. (a) None, except military and naval service. (b) No. (c) One year. (d) Premiums paid.

20. (a) No. (b) Yes. (c) Yes. (d) Not unless insured gives right. (f) No provision; practice, yes. (g) No provision; in practice, yes, if for not less than \$1,000 and draws $3\frac{1}{2}\%$ interest.

21. No limit.

22. (a) Yes, after three years. (b) One month. (c) Three. (d) Mod. prel. term, Ill. Standard, American $3\frac{1}{2}\%$.

23. (a) No. (b) No. (c) No; full reserve on basis stated above.

24. (b) No. (c) No.

25. (b) No. (c) No.

* Not stated in policy.

†STATE LIFE INSURANCE COMPANY.

Indianapolis, Ind.

Began business September 4, 1894; mutual; issues participating and non-participating policies.

Twenty-payment life policy, annual dividends, costing \$38.00 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Extended insurance.
3. At will.
4. No provision.
5. Upon receipt of proof and of interest of claimant.
6. (a) Yes. (c) No. (f) No.
7. (a) Annual. (b) Second. (c) No.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) Yes. (g) Yes. (h) On any anniversary. (i) No. (j) No. (k) Left to accumulate.
9. †
10. Thirty-one days; no interest.
11. (a) After one year. (b) No.
12. (a) Twentieth; subject to surrender charge. (b) Two. (c) At any time if requested within thirty-one days of anniversary date; otherwise company may defer three months. (d) Repaid at any time. (e) Yes. (f) 5%; in advance. (g) No. (h) Yes.
13. †
14. (a) Yes, except premium loans. (b) Extended insurance. (c) Two.
15. No provision.
16. (a) No. (b) No. (c) Yes. (d) No. (e) No.
17. No limit.
18. (a) Five years. (b) Yes, or reinstated. (c) Yes.
19. (a) None. (b) None. (c) One year. (d) Premiums paid.
20. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) No. (h) No.
21. No limit.
22. (a) Yes, after two years. (b) Grace. (c) Two. (d) Mod. prel. term, American 3%. (e) Not to exceed ½ of 1% sum insured. (f) Yes. (g) No. (h) Yes.
23. (a) No. (b) No. (c) No.
24. (a) No. (b) No. (c) No.
25. (a) No. (b) No. (c) No. (d) Yes.

† This company having ignored our repeated requests for current information, this analysis is reprinted from our 1917 edition, the numbers of questions only being changed.

**STATE MUTUAL LIFE ASSURANCE COMPANY,
Worcester, Mass.**

Began business June 1, 1845; mutual; issues annual dividend policies only.

Twenty-payment life annual dividend policy, costing \$36 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) lot after first year. (e) Yes, and if discovered during lifetime of insured, adjustment of premium will be made.

2. Paid-up insurance, extended if requested; provision also made for automatic payment of premiums by dividends.

3. Must reserve right.

4. Yes.

5. Upon receipt of due proof.

6. (a) Yes. (b and c) settlement made in ten instalments. (d) Yes. (e) Yes. (f) Varies.

7. (a) Annual. (b) First. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) Yes. (i) Yes. (j) Yes. (k) Left to accumulate.

9. No provision.

10. Thirty-one days; no interest.

11. (a) One year from date. (b) No.

12. (a) Tenth. (b) Two. (c) May defer ninety days. (d) Repaid at any time. (e) Yes. (f) 6%; (g) Yes. (h) Yes; in practice, no.

13. (a) No. (b) Thirty-one days. (c) Annual extra premium of \$37.50 per \$1,000 from commencement of service, whether in United States or abroad; thirty-one days; unused balance of extra premium. (d) Yes; no provision; no provision. (e) No; six months. (f) Premiums paid.

14. (a) Yes. (b) Paid-up insurance, extended if requested; provision also made for automatic payment of premiums by dividends. (c) Two.

15. (a) Yes; yes. (b) Yes; 6%. (c) Yes.

16. (a) No. (b) No. (c) No. (d) No. (e) Yes.

17. No limit.

18. (a) At any time. (b) Yes, or reinstated. (c) 6%.

19. (a) None, except military and naval service. (b) No. (c) One year. (d) Premiums paid.

20. (a) No. (b) Yes. (c) Yes. (d) No, unless insured gives right. (e) Yes. (f) Yes. (g) Yes. (h) Yes.

21. No limit.

22. (a) Yes, after two years, except cash value. (b) Thirty days. (c) Two. (d) Net level, American 3%. (e) \$10 for each \$1,000 insurance at end of second year, and decreasing thereafter by \$1.25; no charge tenth year and thereafter. (f) Yes. (g) Yes. (h) Yes.

23. (a) May defer ninety days. (b) No. (c) Yes.

24. (a) Yes. (b) For cash value. (c) Yes.

25. (a) Yes. (b) Yes. (c) No. (d) Yes.

†SUN LIFE INSURANCE COMPANY OF AMERICA
(Formerly Immediate Benefit Life.)
Baltimore, Md.

Began business March 1, 1897; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$30.85 annually per \$1,000 at age 35.

1. (a) Made a part; not attached. (b) No. (c) Representations. (d) Not after first two years. (e) Only if understated.

2. Paid-up insurance.

3. At will.

4. No provision.

5. Upon satisfactory proof.

6. No provision.

9. †

10. Thirty days; *.

11. (a) After two years from date. (b) Yes.

12. (a) *. (b) Three. (c) May defer sixty days (d) *. (f) 5% in advance (loan value of any year is 90% of the cash value; all premiums due on or before date of making loan must be duly paid. (g) No. (h) Yes.

13. †

14. (a) Yes, except premium loans. (b) Paid-up insurance. (c) Three.

15. No provision.

16. (a) No. (b) No. (c) *. (d) *.

17. No limit.

18. (a) At any time. (b) Yes. (c) 5%.

19. (a) Two years (military and naval service) permit and extra premium required at any time (b) *. (c) *.

20. No provisions.

21. No limit.

22. (a) Yes, after three years. (b) Sixty days (c) Three. (d) Net level, American 3½%. (e) * (f) *.

23. (a) No. (b) Yes. (c) No.

24. (b) No. (c) *.

25. (b) No. (c) No.

* Not stated in policy.

† This company having ignored our repeated requests for current information, this analysis is reprinted from our 1917 edition, the numbers of questions only being changed.

†SURETY FUND LIFE COMPANY.

Minneapolis, Minn.

Began business as an assessment association in 1898; licensed as a legal reserve company October 26, 1915; stock company and issues non-participating policies only.

Twenty-payment life (with additions) non-participating policy, costing \$32.83 annually per \$1,000 at age 25.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Extended insurance.
3. Must reserve right.
4. No provision.
5. Upon receipt of due proof.
6. (a) No. (c) Yes. (f) No.
9. †
10. One month; 6%.
11. (a) One year from date. (b) Yes.
12. (a) Twentieth. (b) Three. (c) May defer three months. (d) Repaid at any time. (f) Not to exceed 6%; yes. (g) Yes. (h) Yes.
13. †
14. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.
15. No provision.
16. (a) No. (b) No. (c) *. (d) *.
17. No limit.
18. (a) Within three years. (b) Yes, or reinstated. (c) 6%.
19. (a) None (military and naval service); permit and extra premium required. (b) None. (c) One year. (d) Premiums paid.
20. (a) Yes. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (f) Yes. (g) Draws 4% interest. (h) No.
21. No limit.
22. (a) Yes, after three years, except cash value. (b) Thirty days. (c) Three. (d) Full prel. term, American $3\frac{1}{4}\%$. (e) Not more than 1% of sum insured. (f) No.
23. (a) Yes, three months. (b) No. (c) No.
24. (b) No. (c) No.
25. (b) No. (c) No.

* Not stated in policy.

† This company having ignored our repeated requests for current information, this analysis is reprinted from our 1917 edition, the numbers of questions only being changed.

TEXAS LIFE INSURANCE COMPANY.

Waco, Texas.

Began business April 1, 1901; stock company; issues participating and non-participating policies.

Twenty-payment life ten year accumulation premium reduction policy (with annual dividends thereafter), costing \$38.34 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Only if understated.
2. Extended insurance.
3. At will.
4. Yes.
5. Immediately upon receipt of due proof.
6. (a) Yes. (b) No. (c) No.
7. (a) Deferred for ten years, annual thereafter.
- (b) Tenth. (c) No.
8. (a) Yes. (b) Yes. (c) Yes. (f) Yes. (g) Yes.
- (h) Yes. (i) Yes. (j) No. (k) In cash.
9. No provision.
10. One month; no interest.
11. (a) After one year. (b) No.
12. (a) Twentieth. (b) Three. (c) At any time.
- (d) Repaid at any time. (e) No. (f) 5%; in advance. (g) Yes. (h) Yes.
13. (a) No. (b) One month. (c) Yes; yes; yes annually during service; yes; yes; one year after end of war. (d) No provision. (e) No; six months. (f) Premiums paid exclusive of war extra.
14. (a) Yes, except premium loans. (b) Extended insurance. (c) First.
15. No provision.
16. (a) No. (b) No. (c) *. (d) No. (e) No.
17. No limit.
18. (a) At any time. (b) Yes, or reinstated. (c) Yes.
19. (a) None, except military and naval service. (b) None. (c) One year. (d) Premiums paid.
20. (a) No. (b) Yes. (c) Yes. (d) No, unless insured so directs. (e) Yes. (f) Yes. (g) Yes. (h) Yes, if not less than \$1,000.
21. No limit.
22. (a) No. (b) One month. (c) Three. (d) Full prel. term, American 3%. (e) *. (f) No. (g) Yes after tenth year. (h) Yes.
23. (a) No. (b) No. (c) No.
24. (a) No. (b) No. (c) No.
25. (a) No. (b) Yes. (c) No. (d) No.

* Not stated in policy.

TOLEDO TRAVELERS LIFE INSURANCE COMPANY,

Toledo, O.

Began business April 1, 1914; stock company; issues annual dividend policies only.

Twenty-payment life annual dividend policy, costing \$32.43 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. Must reserve right.

4. Yes.

5. Upon receipt of due proof.

6. Will attach rider. (a) Yes. (b) Yes. (c) Yes. (d) No. (e) Yes. (f) Varies as to age and plan.

7. (a) Annual. (b) First. (c) Not after first dividend.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) No provision; in practice, yes. (g) No provision; in practice, yes. (h) At end of policy year. (i) No.

(j) No. (k) To purchase paid-up additions.

9. No provision.

10. One month; without interest.

11. (a) One year from date. (b) No.

12. (a) Twentieth (company uses Modified Preliminary Term). (b) Two years, except solely to pay premiums which is granted after one year. (c) May defer six months (see (b)). (d) Repaid at any time. (e) Yes. (f) 6%; no. (g) Yes. (h) Yes.

13. (a) No. (b) One month. (c) Yes (\$37.50 per \$1,000 at present); same; same; annually during service within first five years of policy; yes; yes; within one year after termination of war. (d) Yes; yes; no provision. (e) No; six months thereafter. (f) Premiums paid exclusive of extra war premium.

14. (a) Yes. (b) Extended insurance. (c) One.

15. (a) Yes; yes. (b) Yes; not to exceed 6%. (c) no; ben'fy sig. sometimes waived.

16. (a) No. (b) No. (c) Yes. (d) No. (e) Yes.

17. No limit.

18. (a) Within three years. (b) Yes, or reinstated. (c) Not to exceed 6%.

19. (a) No, except military and naval service. (b) No. (c) One year. (d) Premiums paid.

20. (a) Yes. (b) Yes. (c) Yes. (d) Not unless insured gives right. (f) Yes. (g) Participates. (h) No provision; in practice, yes.

21. No limit.

22. (a) Yes, after two years except cash value. (b) One month. (c) One for extended insurance; two for paid up and cash values. (d) Mod. prel. term, American $3\frac{1}{2}\%$. (e) None. (f) Yes. (g) Yes. (h) Yes.

23. (a) Optional. (b) No. (c) Yes.

24. (a) No. (b) No. (c) No provision.

25. (a) No. (b) No. (c) No provision. (d) Yes.

**TRAVELERS INSURANCE COMPANY,
Hartford, Conn.**

Began business July, 1866; stock company; issues non-participating policies only.

Twenty-payment life, including disability provision, non-participating policy, costing \$29.31 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) No. (e) Yes.
2. Extended insurance.
3. At will.
4. No provision; practice, yes.
5. Immediately on receipt of due proofs.
6. Disability provision 1 (see note). (a) Yes. (b) Yes. (c) See (b). (d) No. (e) (See 13). (f) Varies as to age and plan.
9. No provision.
10. Thirty-one days; no interest.
11. (a) After one year. (b) No.
12. (a) Fifteenth. (b) Three. (c) Except for payment of premiums, may defer sixty days. (d) Repaid at any time. (f) $5\frac{1}{2}\%$; in advance. (g) Yes. (h) Yes.
13. (a) No. (b) 31 days for aviation or naval service; 60 days after leaving United States for foreign military service. (c) Yes; \$100 per annum per \$1000 for naval or aviation; \$100 per annum per \$1,000; annually during service first two years of policy; yes; yes; one year after end of war. (d) Yes; no provision; yes; evidence of insurability. (e) No, six months; premiums paid exclusive of war extra premiums.
14. (a) Yes, except premium loans. (b) Extended insurance. (c) One.
15. No provision.
16. (a) No. (b) No. (c) Yes. (d) No.
17. No limit.
18. (a) At any time unless surrendered for cash value. (b) Yes, or reinstated. (c) $5\frac{1}{2}\%$.
19. (a) None (see 13). (b) None. (c) One year. (d) Premiums received.
20. (a) Yes. (b) Yes. (c) Yes. (d) Not unless insured gives right. (f) Yes. (g) Draws $3\frac{1}{2}\%$ interest (h) No provision; in practice, yes.
21. No limit.
22. (a) Yes, after three years. (b) Three months. (c) Three. (d) Net level, American $3\frac{1}{2}\%$. (e) None after the fifteenth year. (f) Yes.
23. (a) Yes, may defer sixty days. (b) No. (c) Yes.
24. (b) Yes. (c) Within three months of lapse.
25. (b) Yes. (c) Within three months of lapse.

* Not stated in policy.

Note.—Policies written without disability, with disability provision 1 and disability provision 2. Information furnished on request.

TWIN CITY LIFE INSURANCE COMPANY,

St. Paul, Minn.

Began business February 17, 1913; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$31.10 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. No provision; practice, yes.

5. Immediately upon receipt of due proof.

6. (a) Yes. (b) No. (c) No. (d) Yes. (e) Yes. (f) None.

9. No provision.

10. Thirty-one days; no interest.

11. (a) One year from date. (b) No.

12. (a) Twentieth. (b) Three. (c) May defer 90 days. (d) Repaid at any time. (f) Not to exceed 6% in advance, or added to principal. (g) Yes. (h) No.

13. (a) No. (b) Thirty-one days. (c) \$50 per \$1,000 per annum; same; same; annually during service; yes; yes; one year after termination of war. (d) Yes; no provision; yes; satisfactory evidence of insurability. (e) Active service and six months thereafter. (f) Premium paid, exclusive of extra premiums for military or naval service.

14. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

15. No provision.

16. (a) No. (b) No. (c) No. (d) No.

17. No limit.

18. (a) At any time. (b) Yes. (c) 6%.

19. (a) None, except military and naval service. (b) Violation of law; one year. (c) One year. (d) Premiums paid.

20. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (f) Yes. (g) Draws 3½% interest. (h) No.

21. No limit.

22. (a) Yes, after three years, except cash value. (b) Thirty-one days. (c) Three. (d) Mod. prel. term, American 3½%. (e) No surrender charge on paid-up and extended insurance; charge on cash value not to exceed ½ of 1% of face of policy. (f) Yes.

23. (a) Yes, 90 days. (b) No. (c) No.

24. (b) No. (c) No.

25. (b) No. (c) No.

TWO REPUBLICS LIFE INSURANCE COMPANY,

El Paso, Texas.

Began business February 8, 1911; stock company; issues non-participating policies only.

Ordinary life non-participating policy, costing \$22.90 annually per \$1,000 at age 35.

1. (a) No. (b) Yes. (c) Representations. (d) Not after first year. (e) Only if age is understated.

2. Extended insurance.

3. At will.

4. Yes.

5. Immediately receipt of due proof.

6. (a) Yes. (b) No. (c) Yes. (d) Yes. (e) Yes. (f) *.

9. No provision.

10. One month; no interest.

11. (a) After one year. (b) Yes.

12. (a) Twentieth. (b) Two. (c) May defer ninety days. (d) Repaid at any time. (f) 6% in advance. (g) Yes. (h) Yes.

13. (a) Aviation and submarine; permit. (b) No provision. (c) Yes; none; yes, 10% face of policy; annually during service; yes; yes; one year after end of war. (d) Yes; no provision; no provision. (e) Active service. (f) Reserve.

14. (a) Yes, except premium loans. (b) Extended insurance. (c) Two.

15. No provision.

16. (a) No. (b) No. (c) No. (d) Yes.

17. No limit.

18. (a) At any time. (b) Yes. (c) 5%.

19. (a) None, except military and naval service. (b) No. (c) One year. (e) Premiums paid.

20. (a) No. (b) Yes. (c) Yes. (d) No, unless insured so directs. (f) No. (h) No.

21. No limit.

22. (a) Yes, after two years. (b) One month. (c) Two. (d) Mod. prel. term, American 3½%. (e) *.

23. (a) No. (b) No. (c) No.

24. (b) No. (c) No.

25. (b) No. (c) No.

* Not stated in policy.

UNION CENTRAL LIFE INSURANCE COMPANY,

Cincinnati, Ohio.

Began business March 28, 1867; stock company; issues annual dividend policies only.

Twenty-payment life policy, annual dividends, costing \$34.32 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) No. (e) Yes.

2. Extended insurance.

3. At will.

4. Yes.

5. On receipt of proof of death.

6. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes.

7. (a) Annual. (b) First. (c) Not after second.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes.

(f) Yes. (g) Yes. (h) Yes. (i) Yes. (j) No. (k) To purchase additions.

9. No provision.

10. Thirty-one days; under company practice no interest charge; provision to be omitted from next reprint of the policies.

11. (a) After one year. (b) Military and naval service.

12. (a) Fifteenth, subject to option to deduct one-tenth of 1% of sum insured. (b) Three. (c) May defer sixty days. (d) Yes. (e) Yes. (f) 6% in advance discounted. (g) Yes. (h) Yes.

13. (a) No. (b) Thirty-one days. (c) Yes; yes; yes; annually during service; yes; yes; one year after end of war. (d) Yes; no provision; yes, company practice; evidence of insurability. (e) No; six months. (f) Premiums paid exclusive of any extra "war risk" premium.

14. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

15. No provision.

16. (a) No. (b) No. (c) No. (d) Company practice. (e) No.

17. No limit.

18. (a) Three years. (b) Paid or reinstated. (c) Yes.

19. (a) No, except see 13. (b) No. (c) Yes. (d) Premium paid.

20. (a) No. (b) Yes. (c) Yes. (d) Unless otherwise specified by insured. (e) Yes. (f) Yes. (g) Interest. (h) Yes.

21. No limit.

22. (a) Yes, after three years' premiums paid. (b) Before expiration of days of grace. (c) Three. (d) American $3\frac{1}{2}\%$. (e) In no case exceeding $1\frac{1}{2}\%$ of the amount of the insurance and decreasing annually until the fourteenth year, after which the surrender charge, if made, shall not exceed one-tenth of 1% of the amount of the ins.. (f) Yes. (g) Yes. (h) Yes.

23. (a) Sixty days. (b) No. (c) Yes.

24. (a) Yes. (b) No. (c) No.

25. (a) Yes. (b) Yes, company practice. (c) No. (d) Yes.

**UNION MUTUAL LIFE INSURANCE COMPANY,
Portland, Me.**

Began business October 1, 1849; mutual; issues annual dividend policies only.

Twenty-payment life policy, annual dividends, costing \$36.37 annually per \$1,000 at age 35.

1. (a) Made a part not attached. (b) No. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. Must reserve right.

4. No provision; practice, yes.

5. Upon receipt of due proof.

6. No provision.

7. (a) Annual. (b) First. (c) Yes, until third year.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) Yes. (g) Yes. (h) Yes. (i) No. (j) Yes. (k) In cash.

9. No provision.

10. Thirty-one days; no interest.

11. (a) After one year. (b) No.

12. (a) *. (b) Three. (c) At any time. (d) Repaid at any time. (e) No. (f) 5%; in advance. (g) Yes. (h) Yes.

13. (a) No. (b) Sixty days. (c) Yes; none; 10% of policy; annually during service; yes; no provision. (d) No provision. (e) Result of service; no provision. (f) One-fifth amount of policy.

14. (a) Yes. (b) Extended insurance. (c) Three.

15. (a) Yes. (b) Yes, 5%. (c) Yes.

16. (a) No. (b) No. (c) Yes. (d) No. (e) Yes.

17. No limit.

18. (a) At any time during continued temporary insurance. (b) Yes. (c) 5%.

19. (a) None, except military and naval service. (b) Within one year. (c) One year. (d) Nothing.

20. (a) No. (b) Yes. (c) No. (d) Yes. (e) No. (f) Yes. (g) No; 3%; interest paid. (h) No.

21. No limit.

22. (a) Yes, after three years. (b) Two months. (c) Three. (d) Net level, American 3%. (e) Not to exceed 2½% sum insured. (f) Yes. (g) Yes. (h) Yes.

23. (a) No. (b) No. (c) Yes.

24. (a) No. (b) No. (c) No.

25. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

UNITED LIFE AND ACCIDENT INSURANCE CO.,

Concord, N. H.

Began business July 14, 1914; stock company; issues non-participating policies only.

Twenty-year endowment. Life Triple Indemnity Policy, costing \$51.71 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Premium loan.

3. At will.

4. No provision.

5. Upon receipt of due proof.

6 and 9. Special provisions (furnished on request) provide for disability benefits and double and triple indemnity for accidental death.

10. Thirty-one days; no interest.

11. (a) One year from date. (b) None.

12. (a) Twentieth. (b) Two. (c) At any time. (d) Repaid at any time. (f) 6%; yes. (g) Yes. (h) Not stated.

13. (a) Aviation and submarine service. (b) No provision. (c) War service permit granted without extra premium for service within continental limits of United States. No provision for service outside United States. (d) Double and triple indemnity canceled, but will automatically be restored in force upon termination of war and discharge from service. (f) Reserve if death is result of service outside United States; single indemnity if within United States.

14. (a) Yes. (b) Premium loans. (c) Two.

15. (a) Yes; yes. (b) Yes; 6%. (c) Yes.

16. (a) No. (b) No. (c) Yes. (d) Not stated.

17. No limit.

18. (a) At any time. (b) Yes, or reinstated, if not in excess of cash value. (c) 6%.

19. (a) None, except military and naval service. (b) No. (c) One year. (d) Reserve.

20. Only option is for immediate benefit of \$125.00 per \$1,000 and a monthly income thereafter of \$5.00 for a period of twenty years, if requested by the assured. This benefit cannot be commuted by the beneficiary. If the latter should die before the full period for which the monthly income is payable, and there be no contingent beneficiary, the monthly instalments remaining will be commuted at $3\frac{1}{2}\%$, compound interest, and paid in one sum to the beneficiary's estate.

21. No limit.

22. (a) Yes, after two years. (b) Not stated. (c) Two. (d) Mod. prel. term, American, $3\frac{1}{2}\%$. (e) Not to exceed $2\frac{1}{2}\%$ per \$1,000. (f) No.

23. (a) No. (b) No. (c) No.

24. (b) No. (c) No.

25. - (b) No. (c) No.

UNITED STATES LIFE INSURANCE COMPANY,
New York, N. Y.

.Began business March 4, 1850; stock company; issues non-participating policies only.

Twenty-payment non-participating policy, costing \$30.01 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. Must reserve right.

4. No provision; practice, yes.

5. Upon receipt of due proof.

6. (a) Yes. (b) No. (c) No. (d) No. (e) No. (f) 25 cents per \$1,000.

9. No provision.

10. One month; 6%; interest not exacted in practice.

11. (a) After one year. (b) No.

12. (a) Fifteenth. (b) Three. (c) At any time. (d) Repaid at any time. (f) 6%; in advance. (g) Yes. (h) Yes.

13. (a) Yes, aviation and submarine; practice of company. (b) One month. (c) No extra premium in United States; \$100 annually per \$1,000 outside United States; during active service up to five years; yes; yes; after war. (d) No; no provision. (e) No; six months after active service. (f) Premiums paid.

Note. — Above apply only up to \$2,000. Liability on insurance over \$2,000 in event of death in service or six months thereafter is return of premiums paid.

14. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

15. No provision.

16. (a) No. (b) No. (c) No. (d) Yes.

17. No limit.

18. (a) Three years. (b) Yes, or reinstated. (c) 6%.

19. (a) None, after one year, except military and naval service. (b) None. (c) One year. (d) Premiums received.

20. (a) Yes. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (f) No. (h) No.

21. No limit.

22. (a) Yes, after three years. (b) Three months. (c) Three. (d) Net level, American $3\frac{1}{2}\%$. (e) Not to exceed $2\frac{1}{2}\%$ of sum insured. (f) Yes.

23. (a) No. (b) No. (c) Yes.

24. (b) No. (c) No.

25. (b) No. (c) No.

VOLUNTEER STATE LIFE INSURANCE CO.,
Chattanooga, Tenn.

Began business November 3, 1903; stock company; issues non-participating policies only.

Twenty-payment life non-participating policy, costing \$30.52 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Premium loan.

3. At will.

4. Yes, except continuous instalment and continuous monthly income plans.

5. Upon receipt of due proof.

6. (a) Yes. (b) No. (c) Yes. (d) Yes. (e) Yes. (f) *.

9. No provision.

10. Thirty-one days; no interest.

11. (a) One year. (b) Yes.

12. (a) Twentieth. (b) Two. (c) At any time. (d) Repaid at any time. (f) Not to exceed 6%; in advance. (g) Yes. (h) No policy endorsed and returned.

13. (a) No, but extra charge for aviation and submarine service. (b) Must obtain permit before entering service. (c) Yes; no; annually during service; yes; yes; one year after end of war. (d) Yes; none; yes; evidence of insurability. (e) Yes. (f) Varies.

14. (a) Yes. (b) Premium loan. (c) Two.

15. (a) Yes. (b) Yes; 6%. (c) Yes.

16. (a) No. (b) No. (c) Yes. (d) No.

17. No limit.

18. (a) At any time. (b) Yes, or reinstated. (c) 6%.

19. (a) None; one year except military or naval service in time of war. (b) None. (c) One year. (d) Premiums paid.

20. (a) No. (b) Yes. (c) Yes. (d) No, except on written authority of insured. (f) Yes. (g) Yes. (h) Yes, if \$1,000 or more.

21. No limit.

22. (a) Yes, after two years. (b) Grace. (c) Two. (d) Mod. prel. term, American 3½%. (e) *. (f) Yes.

23. (a) No. (b) No. (c) No.

24. (a) No. (b) No. (c) No; but in practice, yes.

25. (a) No. (b) Yes. (c) No. (d) No.

* Not stated in policy.

WEST COAST-SAN FRANCISCO LIFE INS. CO.,

San Francisco, Cal.

Began business February 9, 1915 (formed by merging West Coast Life and San Francisco Life Insurance Companies); stock company; issues participating and non-participating policies.

Twenty-payment life, annual dividend policy, costing \$36.40 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. Must reserve right.

4. No provision; practice, yes.

5. Immediately upon receipt of due proof.

6. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes, 50 cents per \$1,000.

7. (a) Annual. (b) Third. (c) Yes.

8. (a) Yes. (b) Yes. (c) *. (d) No. (f) Yes. (g) *. (h) Yes. (i) No. (j) Yes, on request. (k) Paid-up addition.

9. As separate policy. (a) Any accident. (b) Yes, \$1.75, graded as to risk. (c) Yes.

10. Thirty-one days; no interest.

11. (a) One year from date. (b) Yes.

12. (a) Twentieth. (b) Three. (c) May defer 90 days. (d) Repaid at any time. (f) 6%; yes, or added to principal. (g) Yes. (h) Yes.

13. (a) No. (b) No provision. (c) Yes; yes; yes; annually during service; no provision; yes; when cost is determined. (d) Yes; yes; no provision. (e) Result of service. (f) Reserve.

14. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

15. No provision.

16. (a) No. (b) No. (c) Yes. (d) No.

17. Two years.

18. (a) At any time. (b) Yes. (c) 6%.

19. (a) None, except military and naval service. (b) None. (c) One year. (d) 5% principal sum.

20. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) No. (h) No.

21. Two years, except as otherwise prescribed by statute.

22. (a) Yes, after three years, except cash value. (b) Two months. (c) Three. (d) Mod. prel. term. American $3\frac{1}{2}\%$. (e) None after fifth year. (f) Yes. (g) Yes. (h) Yes.

23. (a) Yes; 90 days. (b) No. (c) No.

24. (a) No. (b) No; practice, yes. (c) No.

25. (a) No. (b) No, but freely allowed. (c) No. (d) Yes.

* Not stated in policy.

WESTERN & SOUTHERN LIFE INSURANCE CO.,
Cincinnati, Ohio.

Began business April 30, 1888; stock company; issues industrial and ordinary non-participating policies.

Twenty-payment life, non-participating policy, costing \$29.76 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first two years. (e) Yes.

2. Extended insurance.

3. Must reserve right.

4. No provision; practice, yes.

5. Receipt of due proof.

6. No provision.

9. No provision.

10. One month; 5%.

11. (a) Two years from date. (d) No.

12. (a) Twentieth. (b) Three. (c) May defer six months. (d) Yes. (f) 6%; in advance, or added to principal. (g) Yes. (h) Yes.

13. Policy contains no clause.

14. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

15. No provision.

16. (a) No. (b) No. (c) Yes. (d) *.

17. No limit.

18. (a) At any time. (b) Yes, or reinstated. (c) 5%.

19. (a) None. (b) None. (c) Two years. (e) Premiums paid.

20. (a) No. (b) Yes. (c) Yes. (d) No, unless insured so directs. (f) Yes. (g) Draws 3% interest. (h) No.

21. Six years.

22. (a) Yes, after three years, except cash value. (b) Two months. (c) Three. (d) Net level, American 3½%. (e) Not to exceed 2½% of sum insured. (f) *.

23. (a) May defer six months. (b) No. (c) No.

24. (b) No. (c) Within one month thereafter.

25. (b) No. (c) No.

*** Not stated in policy.**

WESTERN LIFE INSURANCE COMPANY,

Des Moines, Ia.

Began business August 29, 1907; stock company; issues participating and non-participating policies.

Twenty-payment life non-participating policy, costing \$29.94 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. At will.

4. Yes.

5. Upon receipt of proofs.

6. (a) No. (b) Yes. (c) No. (d) Yes. (e) Yes. (f) Yes.

9. Will be attached as a rider (a) Yes. (b) * (c) Yes.

10. Thirty days; no interest.

11. (a) After one year. (b) Military service requiring special permit.

12. (a) *. (b) Three; to obtain loan for any year premiums must be paid to end of contract year in which loan falls due. (c) At any time. (d) At any time. (e) No. (f) 6%; in advance. (g) Yes. (h) Yes.

13. (a) No. (b) On entering service. (c) Yes; amount and condition of payment vary according to branch of service and circumstances. (d) Yes. (f) Reserve.

14. (a) Yes. (b) Extended insurance. (c) Three.

15. (a) Yes; yes. (b) Yes; 6%. (c) Yes.

16. (a) No. (b) No. (c) Yes. (d) No.

17. One year.

18. (a) At any time. (b) Yes. (c) Not to exceed 6%.

19. (a) None, after one year, except military and naval service. (b) One year. (c) One year. (d) Premiums paid.

20. (a) No. (b) Yes. (c) Yes. (d) No. (e) No. (f) Yes. (g) Yes. (h) Yes.

21. Three years.

22. (a) End of policy year, after three years. (b) Sixty days. (c) Three. (d) Mod. prel. term, American 3½%. (e) \$10 decreasing. (f) No.

23. (a) Until end of policy year. (b) No. (c) No.

24. (a) No. (b) No. (c) No.

25. (a) No. (b) No. (c) No. (d) No.

* Not stated in policy.

WESTERN MUTUAL LIFE INSURANCE COMPANY,

Aberdeen, S. D.

Began business November 1, 1905; mutual; issues annual dividend policies only.

Twenty-payment life annual dividend policy costing \$36.55 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) No. (e) Yes.

2. Extended insurance.

3. At will.

4. Yes.

5. Receipt of due proofs.

6. (a) Yes. (b) No. (c) Yes. (d) Yes. (e) Yes. (f) *.

7. (a) Annual. (b) Second. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) Yes. (i) Yes. (j) *. (k) Paid in cash.

9. Will attach rider. (a) Any accident. (b) Yes, \$2 per \$1,000. (c) Yes.

10. One month; without interest.

11. (a) One year from date. (b) Military and naval service.

12. (a) Twentieth. (b) Three. (c) May defer ninety days. (d) Yes. (e) Yes. (f) 6%; in advance. (g) Yes. (h) Yes.

13. (a) No. (b) Must obtain written consent. (c) Yes, \$100 per \$1,000; same; same; annually in advance during service; yes; yes; within one year after termination of war. (d) Yes; yes; no provision. (e) No; six months thereafter. (f) Premiums paid.

14. (a) Yes. (b) Extended insurance. (c) Three.

15. (a) No provision. (b) Yes. (c) Yes.

16. (a) No. (b) No. (c) No. (d) No. (e) No.

17. No limit.

18. (a) Within five years. (b) No; reinstated. (c) 5%.

19. (a) None, except military and naval service. (b) None. (c) Yes; one year. (d) Premiums paid.

20. (a) No. (b) Yes. (c) No. (d) *. (e) *. (f) *. (h) *.

21. Six years.

22. (a) Yes, two years. (b) Two months. (c) Three. (d) Modified prel. term, American 3½%. (e) Not to exceed 2½% amount insured for not more than five years. (f) Yes. (g) Yes. (h) Yes.

23. (a) Yes; ninety days. (b) No. (c) No.

24. (a) No. (b) No. (c) Yes, within one month.

25. (a) Yes. (b) Yes. (c) No. (d) Yes.

* Not stated in policy.

†WESTERN NATIONAL LIFE INSURANCE Co.,

Cheyenne, Wyo.

Began business April 15, 1912; stock company; issues non-participating policies only.

Twenty-payment life non-participating "guaranteed premium reduction" policy, costing \$41.22 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Premium loans.
3. At will.
4. No provision.
5. Immediately after receipt of due proof.
6. (a) No. (c) Yes. (f) No. Provision for double indemnity also included.
9. †
10. One month; no interest.
11. (a) After one year from date. (b) No.
12. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (f) Not to exceed 6% in advance or added to principal. (g) Yes. (h) Yes.
13. †
14. (a) Yes. (b) Premium loans. (c) Three.
15. (a) Yes; yes. (b) Yes; not to exceed 6%. (c) Automatic.
16. (a) No. (b) No. (c) Yes. (d) Yes.
17. No limit.
18. (a) At any time. (b) Yes, or reinstated. (c) Not to exceed 6% compounded.
19. (a) None. (b) None. (c) One year. (d) Premiums paid.
20. (a) Yes, or monthly income. (b) Yes. (c) Yes. (d) Yes, unless insured directs otherwise. (f) Yes. (g) Draws 3½% interest. (h) No.
21. No limit.
22. (a) Yes, after three years. (b) Month of grace. (c) Three. (d) Full prel. term, American 3½%. (e) *.
- (f) Yes.
23. (a) No. (b) No. (c) No.
24. (b) No. (c) No.
25. (b) No. (c) No.

* Not stated in policy.

† This company having ignored our repeated requests for current information, this analysis is reprinted from our 1917 edition, the numbers of questions only being changed.

WESTERN RESERVE LIFE INSURANCE CO.,

Muncie, Ind.

Began business July 30, 1906; stock company; issues participating and non-participating policies.

Twenty-payment life participating policy, costing \$36.00 annually per \$1,000 at age 25.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Only if age is understated.

2. Extended insurance.

3. At will.

4. Yes.

5. Within 60 days after receipt and approval of proofs.

6. (a) Yes. (b) No. (c) No. (d) No. (e) Yes. (f) Yes.

7. (a) Annual. (b) Second. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) No. (g) No. (h) On any anniversary. (i) No.

(j) Yes. (k) To accumulate.

9. (a) Any accident. (b) Yes. (c) Yes.

10. Thirty days; 6%.

11. (a) After one year. (b) Yes.

12. (a) Twentieth. (b) Three. (c) May defer six months. (d) Repaid at any time. (e) Yes. (f) 6%; yes. (g) Yes. (h) Yes.

13. (a) Aviation; practice of company. (b) Immediately. (c) In U. S. none; outside \$100 per \$1,000 annually; no; yes; no provision. (d) Yes; yes; yes; no. (e) Active service. (f) Reserve.

14. (a) Yes. (b) Extended insurance. (c) Three.

15. (a) Yes. (b) Yes. (c) No.

16. (a) No. (b) No. (c) Yes. (d) Yes. (e) *.

17. No limit.

18. (a) At any time. (b) Yes. (c) 6%.

19. (a) None, except military and naval service. (b) No. (c) Two years. (d) Reserve.

20. (a) Yes. (b) Yes. (c) Yes. (d) No. (e) No. (f) No. (g) *. (h) Yes.

21. No limit.

22. (a) Yes, after three years, except cash value. (b) Sixty days. (c) Three. (d) Mod. prel. term, American 3½%. (e) *. (f) No. (g) Yes. (h) Yes.

23. (a) Yes; six months. (b) No. (c) No.

24. (a) No. (b) No. (c) No.

25. (a) No. (b) No. (c) No. (d) No.

* Not stated in policy.

WESTERN STATES LIFE INSURANCE COMPANY.

San Francisco, Cal.

Began business in 1910; stock company; issues non-participating policies only.

Twenty-payment life (coupon savings) "guaranteed increasing annual reduction of premium" (non-participating) policy, costing \$38.74, including disability premium, annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance.

3. Must reserve right.

4. No provision; in practice, yes.

5. Immediately upon receipt of due proof.

6. (a) Yes. (b) Yes. (c) Yes. (d) No. (e) Yes. (f) Yes; varies with age and plan.

9. (a) Travel accident. (b) 75 cents per \$1,000. (c) Yes.

10. Thirty-one days; no interest.

11. (a) After one year. (b) No.

12. (a) Twentieth. (b) Two. (c) May defer sixty days. (d) Repaid at any time. (f) 5%; at beginning of year, or added to principal. (g) Yes. (h) Not in practice.

13. (a) Aviation and submarine permit. (b) Prior notice. (c) Yes; none; \$100 per \$1,000; one year; option of company; yes; one year after the war. (d) Yes; yes; yes; evidence insurability. (e) Active service. (f) Reserve.

14. (a) Yes, except premium loans. (b) Extended insurance. (c) Two.

15. No regular provision.

16. (a) No. (b) No. (c) Yes. (d) No.

17. No limit.

18. (a) At any time. (b) Yes, or reinstated. (c) 5%.

19. (a) None, except military and naval service. (b) None. (c) One year. (d) Premiums paid.

20. (a) Yes. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (f) Yes. (g) Draws $3\frac{1}{2}\%$ interest. (h) Yes.

21. No limit.

22. (a) Yes, after two years. (b) Sixty days. (c) Two. (d) Mod. prel. term, American $3\frac{1}{2}\%$. (e) Not to exceed 1% of amount insured. (f) Yes.

23. (a) May defer sixty days. (b) No. (c) No.

24. (b) No. (c) Yes, within six months.

25. (b) No. (c) No.

WESTERN UNION LIFE INSURANCE COMPANY,
Spokane, Wash.

Began business November 23, 1906; stock company;
issues non-participating policies only.

Twenty-payment life non-participating policy, cost-
ing \$30.55 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Premium loans.
3. At will.
4. Yes.
5. Upon receipt of due proof.
6. (a) Yes. (b) Yes. (c) Yes. (d) No. (e) Yes. (f) \$1.50; varies as to age and plan.
9. Will attach rider. (a) Any accident. (b) \$1.75 per \$1,000 of insurance. (c) Yes.
10. Thirty-one days; no interest.
11. (a) After one year. (b) Military, naval or allied service.
12. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (f) 6%; in advance. (g) Yes. (h) Yes.
13. (a) Military, naval or allied service limits amount payable to one-fifth face of policy or terminal reserve, whichever is the greater. (b) Permits not issued. (c) (d) Disability and double indemnity cancelled. Both reinstated upon presentation of satisfactory evidence of insurability after termination of service. (e) (f) See (a).
14. (a) Yes. (b) Premium loans. (c) Three.
15. (a) Yes; yes. (b) Yes; not to exceed 6%. (c) Yes.
16. (a) No. (b) No. (c) *. (d) *.
17. No limit.
18. (a) At any time. (b) May be placed as a lien against policy. (c) 6%.
19. (a) None, except military and naval service. (b) None. (c) Yes. (d) One year; premium returned.
20. (a) Yes. (b) Yes. (c) Yes. (d) No, unless insured so directs. (f) Yes. (g) Draws $3\frac{1}{2}\%$ interest. (h) No.
21. No limit.
22. (a) Yes. (b) Days of grace. (c) Three. (d) Illinois Standard, American $3\frac{1}{2}\%$. (e) *. (f) Not stated in policy, but practice is to grant increased value.
23. (a) Yes, for sixty days. (b) No. (c) No.
24. (b) No. (c) No.
25. (b) No. (c) No. (d) No.

* Not stated in policy.

**WISCONSIN LIFE INSURANCE COMPANY OF
WISCONSIN.**

Madison, Wis.

Began business April 25, 1895; mutual; issues annual dividend policies only.

Twenty-payment life annual dividend policy, costing \$36.60 the first year and \$32.10 subsequent years, annually per \$1,000 at age 30.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Premium loan.
3. Must reserve right.
4. No provision; practice, yes.
5. Upon receipt of due proof.
6. (a) Yes. (b) No. (c) Yes. (d) Yes. (e) Yes. (f) Varies.
7. (a) Annual. (b) Second. (e) No.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) Yes. (g) Yes. (h) On any anniversary. (i) No. (j) Yes. (k) Left to accumulate.
9. No provision.
10. One month (not less than thirty days); no interest.
11. (a) After one year. (b) No.
12. (a) Twentieth. (b) Two. (c) May defer ninety days unless loan is to pay renewal premiums. (d) Repaid at any time. (e) No. (f) Not to exceed 6%; in advance. (g) Yes. (h) Yes.
13. (a) Aviation and submarine; policy. (b) Thirty days. (c) Yes, at present \$37.50 per \$1,000; yes; yes; annually during service; yes; yes; after close of war. (d) Yes. (e) Yes. (f) Reserve.
14. (a) Yes. (b) Premium loans. (c) Two.
15. (a) Yes; yes. (b) Yes; 5%. (c) No.
16. (a) No. (b) No. (c) Must be paid during lifetime. (d) No. (e) No.
17. No limit.
18. (a) At any time. (b) Yes. (c) 5%.
19. (a) None, except military and naval service. (b) No. (c) One year. (d) Premiums returned.
20. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs, except continuous installments. (e) Yes. (f) No. (h) No.
21. No limit.
22. (a) Yes, after two years. (b) Thirty days. (c) Two. (d) Mod. prel. term, American 3¼%. (e) No deduction from modified preliminary term reserve. (f) Yes (g) No. (h) Yes.
23. (a) May defer ninety days. (b) No. (c) Yes; entire terminal reserve (modified preliminary term).
24. (a) No. (b) No. (c) No.
25. (a) No. (b) No. (c) No. (d) Yes.

† WISCONSIN NATIONAL LIFE INSURANCE CO.,
Oshkosh, Wis.

Began business October 12, 1908; stock company;
 issues non-participating policies.

Twenty-payment life non-participating policy, cost-
 ing \$30.50 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Extended insurance.
3. Must reserve right.
4. No provision.
5. Immediately upon receipt of due proof.
6. No provision.
9. †
10. Thirty-one days; 5%.
11. (a) One year from date. (b) No.
12. (a) Twentieth. (b) Three. (c) At any time. (d) Repaid at any time. (f) 5%; yes. (g) Yes. (h) Yes.
13. †
14. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.
15. No provision.
16. (a) No. (b) No. (c) Yes. (d) *.
17. No limit.
18. (a) At any time. (b) Yes, or reinstated. (c) 5%.
19. (a) None (military and naval service); permit and extra premium required for United States service in time of war; service in aerial, aviation or submarine branches prohibited during first two years. (b) None. (c) One year. (d) Premiums paid.
20. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (f) Yes. (g) Draws 3½% interest. (h) No.
21. No limit.
22. (a) Yes, after three years. (b) Grace. (c) Three. (d) Mod. prel. term, American 3½%. (e) *.
- (f) Yes.
23. (a) No. (b) No. (c) No.
24. (b) No. (c) No.
25. (b) No. (c) No.

* Not stated in policy.

† This company having ignored our repeated requests for current information, this analysis is reprinted from our 1917 edition, the numbers of questions only being changed.

CANADIAN COMPANIES

†ALBERTA-SASKATCHEWAN LIFE INS. CO.,
Edmonton, Alberta.

Began business October 28, 1913; stock company; issues participating and non-participating policies.

Twenty-payment life deferred dividend policy, costing \$36.95 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after one year. (e) Yes.

2. Premium loans.

3. Company will not assume responsibility as to validity of a change of beneficiary or any assignment.

4. No provision.

5. Upon receipt and approval of proofs.

6. (a) Yes. (c) No. (f) No.

7. (a) Deferred. (b) Fifteenth or twentieth. (c) No.

8. At end of 15 or 20 years the accumulated surplus will be paid in cash, or used to purchase paid-up additions, or converted into an annual income for life, and so long thereafter as the policy remains in force a further surplus will be apportioned at the end of each five years. If no election is made, the accumulated surplus will be used to purchase paid-up additions.

9. †

10. One calendar month; no interest.

11. (a) One year from date. (b) Yes.

12. (a) The loan value of any year is 94% of cash value (b) Three. (c) At any time. (d) Repaid at any time. (e) No. (f) 6%; *. (g) No. (h) Yes.

13. †

14. (a) Yes. (b) Premium loans. (c) Three.

15. (a) Yes; yes. (b) Yes; 6%. (c) Yes.

16. (a) No. (b) No. (c) Yes. (d) Yes. (e) No.

17. No limit.

18. (a) Two years. (b) Yes. (c) 6%.

19. (a) Aeronautic ascension, one year; (military and naval service) except in service of Canada written permit required. (b) Violation of law, one year. (c) One year. (d) Nothing.

20. (a) Yes. (b) Yes. (c) Yes. (d) No. (e) No. (f) No. (h) No.

21. No limit.

22. (a) Yes. (b) One month. (c) Three. (d) Om (f) 3½%. (e) None. (f) No. (g) No. (h) No.

23. (a) No. (b) No. (c) No.

24. (a) No. (b) No. (c) No.

25. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

† This company having ignored our repeated requests for current information, this analysis is reprinted from our 1917 edition, the numbers of questions only being changed.

CANADA LIFE ASSURANCE COMPANY.

Toronto, Ont.

Began business August 21, 1847; stock company; issues participating and non-participating policies.

Twenty-payment life quinquennial dividend policy, costing \$37.25 (without total and permanent disability benefit) annually per \$1,000 at age 35.

1. (a) Made a part when attached or endorsed hereon. (b) No. (c) Representations. (d) Not after first year. (e) Yes.

2. Extended insurance or premium loan if requested.

3. At will, if no absolute beneficiary.

4. No provision; practice, yes.

5. Upon receipt of due proof.

6. (a) Yes. (b) Yes. (c) Yes. (d) No. (e) Yes. (f) Yes.

7. (a) Quinquennial. (b) Fifth. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) Yes. (g) Yes. (h) Yes. (i) Yes. (j) Yes. (k) Yes.

Cash.

9. Prohibited by law in Canada.

10. Thirty-one days; no interest.

11. (a) After one year from date. (b) Yes.

12. (b) Three. (c) At any time. (d) Yes. (e) Yes. (f) 6%, in advance. (g) Yes. (h) Yes.

13. (a) No. (b) Not stated. (c) Extra required; practice of company; no extra charge for service in United States, except aeronautic service; extra charged for service outside the United States; grace allowed for renewal payments; no refund of extra. (d) Disability benefit cancelled; no provision. (e) No; six months. (f) American 3% reserve.

14. (a) Yes. (b) Extended insurance or premium loan, if insured requests. (c) Three.

15. (a) Yes. (b) Yes, interest not to exceed 6%, together with 1% expense charge. (c) Yes.

16. (a) No. (b) No. (c) No. (d) No. (e) Yes, after five years.

17. No limit.

18. (a) Within three years. (b) Yes. (c) 6%.

19. (a) None, except active military, naval or aeronautic service, or overseas, Y. M. C. A. or Red Cross in first two years. (b) No. (c) Within first year. (d) Nothing.

20. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) No provision; practice, yes.

21. No limit.

22. (a) Yes, after three years. (b) Within sixty days. (c) Three. (d) Om (b) 3%. (e) Not to exceed 2½% sum insured. (f) Yes. (g) Yes. (h) Yes.

23. (a) No. (b) No. (c) No.

24. (a) No. (b) Within one month from default. (c) No provision.

25. (a) No. (b) No provision. (c) No provision. (d) Yes.

CAPITAL LIFE ASSURANCE COMPANY,

Ottawa, Ont.

Began business January 11, 1912; stock company; issues participating and non-participating policies.

Twenty-payment life participating policy, costing \$36.95 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes, in case age is not stated; if overstated, excess of premiums paid will be refunded.

2. Extended insurance.

3. At will.

4. No provision.

5. Upon receipt of satisfactory proof.

6. No provision.

7. Quinquennial. (b) Fifth. (c) Yes.

8. (a) Yes. (b) Yes. (c) No. (d) Yes. (e) No. (f) No. (g) No. (h) *.

9. Prohibited by law in Canada.

10. Thirty days; no interest.

11. (a) One year from date, except for fraud. (b) Yes.

12. (a) *. (b) Three. (c) *. (d) *. (e) *. (f) 6%; *. (g) No. (h) *.

13. (a) No. (b) Ninety days. (c) \$150 per \$1,000. (f) Return of reserve.

14. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.

15. No provision.

16. (a) No. (b) No. (c) *. (d) Yes. (e) No.

17. No limit.

18. (a) Within two years. (b) Yes. (c) 6%.

19. (a) None, except military and naval service. (b) No. (c) One year. (d) Nothing.

20. (a) No. (b) Yes. (c) No. (d) No. (e) No. (f) Yes. (g) 3%. (h) No.

21. No limit.

22. (a) Yes, after three years. (b) No limit. (c) Three. (d) Om (5) 3%. (e) *. (f) No. (g) No. (h) No.

23. (a) No. (b) No. (c) No.

24. (a) No. (b) No. (c) No.

25. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

CONFEDERATION LIFE ASSOCIATION.

Toronto, Ont.

Began business 1871; stock company; issues annual, quinquennial, and deferred dividend policies.

Twenty-payment life policy, quinquennial dividend plan.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes, if understated; if overstated, excess premiums refunded.

2. Extended insurance; premium loan if requested.

3. Provided for by provincial statutes.

4. No provision; practice, yes.

5. Upon due proof of death.

6. No provision.

7. (a) Deferred. (b) Fifth; quinquennially thereafter. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) Yes. (g) Yes. (h) Yes. (i) Yes. (j) No. (k) To purchase paid-up or "bonus" additions.

9. Prohibited by law in Canada.

10. Thirty days; no interest.

11. (a) After one year. (b) Yes.

12. (a) *. (b) Three. (c) At any time. (d) Yes. (e) Yes. (f) Not to exceed 6%; no. (g) No; 95%. (h) No.

13. No restrictions after three years; aviation prohibited by terms of policy; ninety days allowed for giving notice; an extra premium of not to exceed \$150 per annum for each \$1,000 for service anywhere (aviation excepted) and grace of ninety days allowed for payment; liability of company (if extra be not paid) is limited to \$150 per \$1,000 the first policy year, \$250 the second and \$100 per \$1,000 for each additional year after the second; special requirements for aviation service.

14. (a) Yes. (b) Extended insurance or premium loan if requested. (c) Three.

15. (a) Yes. (b) Yes; 8%. (c) Yes.

16. (a) No. (b) No. (c) Yes. (d) Yes. (e) No.

17. No limit.

18. (a) At any time. (b) Yes. (c) Not to exceed 6%.

19. (a) None, except military and naval service.

(b) None. (c) One year. (d) Premium returned.

20. No annuity or instalment options.

21. No limit.

22. (a) Yes, after three years. (b) Days of grace. (c) Three. (d) 5, 3%. (e) *. (f) No. (g) No. (h) Yes.

23. (a) No. (b) No. (c) No.

24. (a) No. (b) No. (c) No.

25. (a) No. (b) Yes. (c) No. (d) Yes.

* Not stated in policy.

CONTINENTAL LIFE INSURANCE COMPANY,
Toronto, Ont.

Began business in 1899; stock company; issues participating and non-participating policies.

Twenty-payment life participating policy, costing \$36.95 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first two years. (e) Only if understated.
2. Premium loan.
3. At will.
4. No provision; practice, yes.
5. Upon receipt and approval of proofs.
6. (a) Yes. (b) No. (c) Yes. (d) Yes. (e) Yes (f) Yes; varies with age at issue.
7. (a) Quinquennial. (b) Fifth. (c) No.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No (f) Yes. (g) Yes. (h) No provision. (i) Yes. (j) No. (k) To increase insurance.
9. Prohibited by law in Canada.
10. Thirty days; no interest.
11. (a) After two years from date. (b) Fraud or breach of naval and military restrictions.
12. (a) Ten years. (b) Three. (c) May defer three months. (d) Yes. (e) No. (f) Not to exceed 6%; no. (g) No. (h) Yes.
13. (a) No. (b) Ninety days. (c) "Such extra premium as the company may fix;" annually; yes; no refund. (d) Yes; no provision for restoration. (e) Till man is discharged. (f) Premiums actually paid.
14. (a) Yes. (b) Premium loans. (c) Three.
15. (a) Yes; yes. (b) Repaid at any time; 6%. (c) Yes.
16. (a) None. (b) No. (c) Yes. (d) Yes. (e) No.
17. No limit.
18. (a) Two years, unless paid-up insurance has been granted. (b) Yes. (c) Not to exceed 6%.
19. (a) None, except naval and military service. (b) None, except violation of law; two years. (c) Two years. (d) Nothing.
20. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) No. (g) No. (h) No.
21. Two years.
22. (a) Yes, after three years. (b) One month. (c) Three. (d) Hm 3% table. (e) *. (f) No. (g) Yes. (h) Yes.
23. (a) No. (b) No. (c) No.
24. (a) No. (b) No. (c) No.
25. (a) No. (b) No. (c) No. (d) Yes; every five years.

* Not stated in policy.

CROWN LIFE INSURANCE COMPANY.

Toronto, Ont.

Began business in 1901; stock company; issues deferred and quinquennial dividend policies.

Twenty-payment life deferred dividend policy maturing as endowment at age 85, costing \$38.95 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first two years. (e) Only if age is understated.

2. Premium loans.

3. Provided for by provincial statutes.

4. Yes.

5. On receipt and approval of satisfactory proofs.

6. Rider attached. (a) Yes. (b) Yes. (c) No. (d) No. (e) Yes. (f) Yes; varies as to age and plan.

7. (a) Deferred. (b) Twentieth, thereafter quinquennially. (c) No.

8. (a) Yes. (b) Yes. (c) No. (d) Yes. (e) No. (f) No. (g) No. (h) No. (i) No. (j) No. (k) Held as credit.

9. Prohibited by law in Canada.

10. Thirty days; no interest.

11. (a) After two years. (b) Yes.

12. (a) *. (b) Three. (c) At any time. (d) Repaid at any time. (e) No. (f) Not exceeding $6\frac{1}{2}\%$; in advance. (g) Yes. (h) Yes.

13. (a) No. (b) Ninety days. (c) Nothing in Canada or United States; outside \$150 per \$1,000, payable annually; unused balance refunded upon insured's return to Canada. (d) Yes; no provision; no provision. (e) Active service. (f) Return of regular premiums plus 5% compound interest.

14. (a) Yes. (b) Premium loans. (c) Three.

15. (a) Yes; yes. (b) Yes; 9%. (c) *.

16. (a) No. (b) No. (c) Yes. (d) Part of premium only. (e) No.

17. No limit.

18. (a) Two years. (b) Yes. (c) 6%.

19. (a) None, except military and naval service. (b) None. (c) Two years. (d) Nothing.

20. (a) Yes. (b) Yes. (c) No. (d) If provided in policy. (e) If provided in policy. (f) No. (h) No.

21. *.

22. (a) Yes, after three years. (b) Days of grace. (c) Three. (d) Hm 3% and $3\frac{1}{2}\%$. (e) Varies. (f) No. (g) Yes. (h) Yes.

23. (a) No. (b) No. (c) No.

24. (a) No. (b) No. (c) No.

25. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

†DOMINION LIFE ASSURANCE COMPANY,

Waterloo, Ont.

Began business 1889; stock company; issues participating and non-participating policies.

Twenty-payment life, twenty-year A. S. P. policy, costing \$36.95 annually per \$1,000 at age 35.

1. (a) *. (b) *. (c) Warranties. (d) Yes. (e) Yes.
2. Extended insurance.
3. *.
4. No provision.
5. Upon receipt of proof satisfactory to board of directors.
6. No provision.
7. (a) Deferred. (b) Twentieth. (c) Policies paid up.
8. At end of 20 years dividend will be paid in cash, or may be converted into paid-up additions, or into a life annuity. If policy is continued in force dividend will be apportioned every five years.
9. †
10. One month, no interest.
11. (a) After three years. (b) Yes.
12. (a) *. (b) Three. (c) At any time. (d) *.
- (e) No. (f) *. (g) No. (h) Yes.
13. †
14. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.
15. No provision.
16. (a) No. (b) No. (c) Yes. (d) Yes. (e) No.
17. No limit.
18. (a) One year; during extended insurance, at any time without medical examination. (b) Yes. (c) 7%.
19. (a) Yes (military and naval service); must obtain permit at any time. (b) No. (c) Two years. (d) Nothing.
20. (a) No. (b) Yes. (c) Yes. (d) No. (e) No. (f) No. (h) No.
21. No limit.
22. (a) Yes, after three years. (b) One month. (c) Three. (d) Hm 3½%. (e) *. (f) No. (g) No. (h) No.
23. (a) No. (b) No. (c) No.
24. (a) No. (b) No. (c) No.
25. (a) No. (b) No. (c) No. (d) Yes, every five years.

*** Not stated in policy.**

† This company having ignored our repeated requests for current information, this analysis is reprinted from our 1917 edition, the numbers of questions only being changed.

**EQUITY LIFE ASSURANCE COMPANY OF
CANADA,**

Toronto, Ont.

Began business 1904; stock company; issues non-participating and deferred dividend policies.

Twenty-payment life non-participating policy, containing "abstainers section," and costing \$28.25 annually per \$1,000 at age 35.

1. (a) Made a part; not attached. (b) No. (c) Warranties. (d) Yes. (e) Yes.

2. Premium loan.

3. Provided for by law.

4. No provision.

5. Upon receipt and approval of proofs.

6. (a) No provision.

9. Prohibited by law in Canada.

10. One month; no interest.

11. (a) After one year. (b) Yes.

12. (a) *. (b) Three. (c) At any time. (d) *. (f) Not more than 6% advance. (g) No. (h) Yes.

13. (a) Yes; aeronautic. (b) Ninety days after entering service. (c) \$150 per \$1,000 per year outside of Canada; no grace; no refund provision.

14. (a) Yes. (b) Premium loan. (c) Three.

15. (a) Yes; policy does not state whether examination will be required. (b) Yes; 6%. (e) Yes.

16. (a) No. (b) No. (c) Yes. (d) No.

17. No limit.

18. (a) Twelve months from lapse. (b) Yes. (c) 0%.

19. (a) None, except military and naval service. (b) Terms of policy demand total abstinence from use of intoxicating liquors as a beverage; transfer may be made to "general section" should holder cease to be a total abstainer. (c) One year. (d) Premium paid.

20. (a) No. (b) Yes. (c) No. (d) No. (f) No. (h) No.

21. No limit.

22. (a) At any time. (c) Three. (d) *. (e) *. (f) No.

23. (a) No. (b) No. (c) No.

24. (b) No. (c) No.

25. (b) No. (c) No.

* Not stated in policy.

EXCELSIOR LIFE INSURANCE COMPANY.

Toronto, Ont.

Began business October 15, 1890; stock company; issues participating and non-participating policies.

Twenty-payment life, twenty-year accumulation policy, costing \$36.95 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes, if understated; if overstated, excess premiums refunded.

2. Premium loan.

3. Changeable within limit allowed by statute.

4. No provision.

5. Upon receipt of satisfactory proofs.

6. Rider attached. (a) No. (b) Yes. (c) Yes. (d) No. (e) Yes. (f) Varies.

7. (a) Deferred. (b) Twentieth. (c) Policy is paid up.

8. At end of twenty years dividend may be taken in cash, or used to purchase bonus additions.

9. Prohibited by law in Canada.

10. Thirty days; no interest.

11. (a) After one year. (b) Yes.

12. (a) *. (b) Three. (c) At any time. (d) Repaid at any time. (e) Yes. (f) Not exceed 7%; no. (g) No. (h) Yes, or produced for endorsement or examination.

13. (a) No. (b) Ninety days. (c) Yes; varies from \$25 to \$150 per annum per \$1,000; no charge for the most part in Canada or United States; payable during service; no grace allowed; no provision for refund. (d) Yes. (e) Six months after discharge. (f) Reserve.

14. (a) Yes. (b) Premium loan. (c) Three.

15. (a) Yes; yes. (b) Yes. (c) Yes.

16. (a) No. (b) No. (c) Yes. (d) Yes. (e) No.

17. Two years.

18. (a) At any time during continued temporary insurance. (b) Yes. (c) 6%.

19. (a) None after one year, except hazardous occupations. (b) No. (c) Yes; one year. (d) Nothing.

20. (a) Yes. (b) Yes. (c) Yes. (d) No. (e) No. (f) Yes. (g) No. (h) No.

21. No limit.

22. (a) Yes, after three years. (b) No time limit. (c) Three. (d) Hm 3½%. (e) Company in practice makes no deduction from reserve system used. (f) No. (g) No. (h) Yes.

23. (a) No. (b) No. (c) No.

24. (a) No. (b) No. (c) No.

25. (a) No. (b) Yes. (c) No. (d) Yes, quinquennially.

*** Not stated in policy.**

**GREAT WEST LIFE ASSURANCE COMPANY,
Winnipeg, Man.**

Began business August 18, 1892; stock company;
issues annual, deferred and quinquennial dividend
policies.

Twenty-payment life policy, quinquennial divi-
dends, costing \$35.40 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Extended insurance purchased by automatic loans.
3. Governed by provincial laws.
4. No provision; practice, yes.
5. Immediately on receipt of proofs.
6. (a) Yes. (b) No. (c) Yes. (d) Yes. (e) No. (f) None.
7. (a) Quinquennial. (b) Fifth. (c) No.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) Yes, on life forms. (g) Yes. (h) Yes. (i) Yes. (j) Yes. (k) Election stated in application.
9. Prohibited by law in Canada.
10. Thirty-one days; no interest.
11. (a) After one year. (b) None, except fraud.
12. (a) *. (b) Three. (c) May defer three months.† (d) At option of insured.† (e) Yes. (f) 8%; no. (g) 95%. (h) Endorsed and returned.
13. (a) No. (b) Within three months of leaving Canada. (c) Single premium \$100 per \$1,000 for service outside Canada; 25% of policy payable if extra premium not paid. (d) Disability benefit remains in force; policy automatically restored. (e) During service and twelve months thereafter. (f) 25% face of policy.
14. (a) Yes. (b) Extended insurance which is purchased by automatic premium loans. (c) Three.
15. (a) Yes. (b) Yes; 7%. (c) Yes.
16. (a) No. (b) No. (c) Yes. (d) No provision. (e) No provision.
17. No limit.
18. (a) At any time. (b) Yes. (c) 6%.
19. (a) See 13 regarding military service. (b) None. (c) One year. (d) Nothing.
20. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) Yes.
21. No limit
22. (a) Yes, after three years. (b) No time limit. (c) Three. (d) Hm 3½%. (e) *. (f) Yes. (g) Yes. (h) Yes.
23. (a) No. (b) No. (c) No.
24. (a) No. (b) No. (c) No.
25. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

† Provision made in Insurance Act.

‡ Canadian policy form.

GRESHAM LIFE ASSURANCE SOCIETY, LTD.,

London, Eng.

Canadian Branch, Montreal, Que.

Began business in Canada in 1912, and issues participating and non-participating policies.

Twenty-payment life, non-participating policy, costing \$30.96 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first two years. (e) Only if understated.

2. Premium loans.

3. *

4. No provision; granted under certain circumstances.

5. Upon receipt of satisfactory proof.

6. Will attach rider. (a) Yes. (b) No. (c) Yes. (e) Yes. (f) Varies as to age and plan.

9. Prohibited by law in Canada.

10. Thirty days; no interest.

11. (a) Two years from date. (b) Yes.

12. (a) *. (b) Three. (c) At any time. (d) Repaid at any time. (f) 6%; no. (g) No, 95%. (h) No.

13. (a) No. (b) Ninety days. (c) Yes, extra premium of from 10% to 15% face of policy, depending on branch of service (subject to modification at any time); payable annually during continuance of service; disability benefits surrendered; liability of company in case of engaging in service without permit is limited to return of all premiums with compound interest at the rate of 5%.

14. (a) Yes, except extended insurance. (b) Premium loans. (c) Three.

15. (a) Yes; yes. (b) Yes; 6%. (c) No.

16. (a) No (b) No. (c) Yes. (d) Yes.

17. No limit.

18. (a) Within two years. (b) No. (c) 6%.

19. (a) None, except military and naval service. (b) Yes, violation of law. (c) Thirteen months. (d) Liability limited to extent of any beneficial interest which any person shall prove to the satisfaction of the society to have been acquired in this policy, either by assignment or deposit or otherwise previously to the death and of which notice in writing shall, also previously to the death, have been given to the head office in Canada.

20. No provision.

21. No limit.

22. (a) Yes, after three years. (b) Two years for cash value; thirty days for paid-up insurance. (c) Three. (d) 3% Hm. (e) Varies. (f) No.

23. (a) No. (b) No. (c) No.

24. No provision.

25. (b) No. (c) No.

* Not stated in policy.

IMPERIAL LIFE ASSURANCE CO. OF CANADA,
Toronto, Ont.

Began business 1897; stock company; issues participating and non-participating policies.

Twenty-payment life participating policy, costing \$36.95 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Only if age is understated, otherwise a refund is made.

2. Premium loan.

3. According to provincial statutes.

4. No provision.

5. Upon receipt of satisfactory proofs of death, title, and age.

6. (a) Yes. (b) Yes. (c) No. (d) No. (e) Yes.

(f) Charge varying with age is made.

7. (a) Quinquennial. (b) Second. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes, or into life annuity. (e) No. (f) Yes. (g) Yes. (h) Yes.

(i) Yes. (j) No. (k) Paid-up additions.

9. Prohibited by law in Canada.

10. One month; no interest.

11. (a) After one year, except in case of fraud. (b) Yes.

12. (a) *. (b) Three. (c) At any time. (d) Repaid at any time. (e) By paid-up additions. (f) *; no. (g) No. (h) Yes.

13. (a) No. (b) Ninety days for service in militia of Canada. (c) None for service within Canada; for service outside of Canada extra varies according to service; maximum extra \$150 for policies issued since 1st January, 1915; extra payable annually on anniversary of date of leaving Canada; thirty days' grace allowed; no rule regard to refund. (d) Yes; if regular premium paid during service policy automatically restored six months after return to Canada without evidence of insurability. (e) Permit unrestricted. (f) Return of premiums.

14. (a) Yes. (b) Premium loans. (c) Three.

15. (a) Yes; yes. (b) Yes; 6%. (c) Yes.

16. (a) No. (b) No. (c) Yes. (d) No. (e) No.

17. No limit.

18. (a) Two years. (b) Yes. (c) 6%.

19. (a) None, except military and naval service. (b) Yes. (c) None, after first year. (d) *.

20. (a) Yes. (b) Yes. (c) Yes. (d) Yes, unless assured directs otherwise. (e) Yes. (f) Yes. (g) Yes. (h) Yes.

21. No limit.

22. (a) Yes, after three years. (b) One month. (c) Three. (d) Hm 3% and 3½%. (e) Varies with duration. None after ten years. (f) No. (g) Yes. (h) Yes.

23. (a) No. (b) No. (c) Yes, after tenth year.

24. (a) No. (b) No. (c) No.

25. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

" L'INDUSTRIELLE " LIFE ASSURANCE CO.,

Quebec, Que.

Incorporated in 1905; stock company.

This company pays no attention to our repeated requests for information regarding its policy forms, etc.

LONDON AND LANCASHIRE LIFE AND GENERAL ASSURANCE ASSOCIATION, LTD.,

London, Eng. (Canadian Branch, Montreal, Que.).

Began business 1863; stock company; issues participating and non-participating policies.

Twenty-payment life policy, with profits, costing \$38.00 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first two years. (e) Only if age is understated.

2. Premium loans.

3. Governed by laws of Canada.

4. No provision.

5. Upon such proofs as directors may reasonably require.

6. No provision; issue special policy.

7. (a) Quinquennial. (b) Fifth. (c) No.

8. (a) Yes. (b) Yes. (c) No. (d) Yes. (e) No. (f) Yes. (g) No. (h) Yes. (i) No. (j) No. (k) Reversionary addition.

9. †

10. Thirty days; no interest.

11. (a) After two years. (b) Yes.

12. (a) *. (b) Three. (c) May defer three months. (d) Yes. (e) Yes. (f) *; no. (g) No. (h) Yes.

13. †

14. (a) Yes. (b) Premium loan. (c) Three.

15. (a) Yes. (b) Yes, 6%. (c) Yes.

16. (a) No. (b) No. (c) Yes. (d) Yes. (e) Yes.

17. No limit.

18. (a) Within two years. (b) Yes. (c) 6%.

19. (a) None (military and naval service); permit and extra premium required. (b) None. (c) One year. (d) Nothing, but special consideration for bona fide creditors.

20. (a) No. (b) Yes. (c) No. (d) No provision. (e) Yes. (f) Yes. (g) At interest. (h) Yes.

21. No limit.

22. (a) Yes, after three years. (b) Cash value, two years; paid-up or extended insurance thirty days. (c) Three. (d) *. (e) *. (f) No. (h) Yes.

23. (a) No. (b) No. (c) No.

24. (a) No. (b) No. (c) No.

25. (a) No. (b) Yes. (c) No. (d) Yes.

* Not stated in policy.

† This company having ignored our repeated requests for current information, this analysis is reprinted from our 1917 edition, the numbers of questions only being changed.

LONDON LIFE INSURANCE COMPANY,

London, Ont.

Began business July, 1874; stock company; issues participating and non-participating policies.

Twenty-payment life annual dividend, costing \$36.95 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes, if understated; if over-stated, excess premiums refunded.

2. Premium loan.

3. According to statutes.

4. No provision; practice, yes.

5. Upon receipt of proofs of death and satisfactory proof of the title of the claimant. No action to be brought against company within sixty days.

6. (a) Yes. (b) Yes. (c) Yes. (d) No. (e) Yes. (f) Yes.

7. (a) Annual. (b) On payment of second premium. (c) Not after second year.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) Yes. (g) Yes. (h) Yes. (i) Yes. (j) No. (k)

To purchase paid-up additions.

9. Prohibited by law in Canada.

10. Thirty days; no interest.

11. (a) After one year. (b) Yes.

12. (a) Twentieth year less 5%. (b) Three. (c) At any time. (d) Yes. (e) No. (f) Not to exceed 7%; no. (g) No. (h) Yes.

13. (a) Aviation; by practice of company. (b) Ninety days. (c) Yes; in Canada only; overseas \$150 per annum; upon leaving Canada and during period of active service; grace allowed as under ordinary premiums; no balance refunded. (d) Yes; restoration not provided for. (e) Yes; for full term of policy. (f) Return of premiums paid with interest at 5%.

14. (a) Yes. (b) Premium loans. (c) Three.

15. (a) Yes; yes. (b) Yes; not to exceed 7%. (c) Yes, if no beneficiary.

16. (a) No. (b) No. (c) Yes. (d) Yes. (e) No.

17. Two years.

18. (a) Two years. (b) In practice, no, if policy has loan value. (c) 6%.

19. (a) None, except military and naval service. (b) None. (c) One year. (d) Nothing.

20. (a) Yes. (b) Yes. (c) Yes. (d) *. (e) Yes. (f) No. (h) No.

21. Two years.

22. (a) Yes, after three years. (b) Three months. (c) Three. (d) Level premium Om (5) 3½%. (e) *. (f) *. (g) Yes. (h) Yes.

23. (a) No. (b) No. (c) No. Policy states that cash value during any year will be the value at the end of such year discounted at a rate not exceeding 7% per annum.

24. (a) Yes. (b) Yes. (c) Yes.

25. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

MANUFACTURERS LIFE INSURANCE COMPANY,
Toronto, Ontario.

Began business in 1887; stock company; issues annual, quinquennial and deferred dividend policies. also non-participating policies.

Twenty-payment life quinquennial dividend policy, costing \$36.95 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first two years. (e) Yes, if understated; if overstated, excess premiums refunded.

2. Extended insurance.

3. At will.

4. No provision; practice, yes.

5. Upon receiving due proof.

6. (a) Yes. (b) Yes. (c) Yes. (d) No. (e) Yes. (f) Yes, varies with plan and age.

7. (a) Quinquennial. (b) Fifth. (c) Yes.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) No. (g) No. (h) Yes. (i) Yes. (j) No. (k) As paid-up additions.

9. Prohibited by law in Canada.

10. One month; no interest.

11. (a) After two years. (b) No, except in regard to military or naval service and aeronautics.

12. (a) Not stated in policy. (b) Three. (c) At any time. (d) No provision; practice, yes. (e) Yes. (f) Not exceeding 6%. (g) Yes. (h) Yes.

13. (a) No. (b) Not stated in policy. (c) Not stated in policy. (d) Yes. (e) Six months. (f) Return of all ordinary premiums paid with interest at 5% per annum compounded yearly.

14. (a) Yes. (b) Extended insurance. (c) Three.

15. (a) Not stated in policy. (b) Not stated in policy. (c) Not stated in policy.

16. (a) No. (b) No. (c) Yes. (d) Not stated in policy. (e) No.

17. No limit.

18. (a) Three years. (b) Yes. (c) 6%.

19. (a) No, except in regard to military or naval service and aeronautics. (b) No. (c) One year. (d) Policy void.

20. (a) Yes. (b) Yes. (c) No provision; practice, yes. (d) No provision; practice, yes. (e) No provision; practice, yes. (f) No provision. (g) No provision. (h) No provision.

21. No provision.

22. (a) Yes, after three years. (b) Two months. (c) Three. (d) Hm 3%. (e) Not to exceed 2½% of sum assured. (f) Yes. (g) Yes. (h) Yes.

23. (a) No. (b) No. (c) Yes.

24. (a) No. (b) No. (c) Not stated in policy.

25. (a) No. (b) Yes. (c) Not stated in policy. (d) Yes.

MONARCH LIFE ASSURANCE COMPANY.

Winnipeg, Man.

Began business in 1906; stock company; issues participating and non-participating policies.

Twenty-payment life, five-year dividend policy, costing \$38.90 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes, if understated; if overstated, overpaid premium refunded.

2. Premium loans

3. According to statutes.

4. No provision; practice, yes.

5. Upon receipt of satisfactory proof.

6. (a) Yes. (b) Yes. (c) Yes. (d) No. (e) Yes. (f) Yes.

7. (a) Quinquennial. (b) Fifth year. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (f) Yes. (g) Yes. (h) *. (i) *. (j) No. (k) *.

9. Prohibited by law in Canada.

10. Calendar month; no interest.

11. (a) One year from date. (b) Yes.

12. (a) 94% of cash value. (b) Three. (c) May defer three months. (d) Repaid at any time. (e) No. (f) 7%; no. (g) No. (h) Must be produced for endorsement.

13. (a) Service in Canadian militia (not including aeronautics) permitted within Canada. (b) Ninety days. (c) Extra annual premium required, except as noted in (a). (d) Yes; yes; no. (e) Active service. (f) Reserve.

14. (a) Yes. (b) Premium loans. (c) Three.

15. (a) Yes. (b) Yes; 7% compounded. (c) Yes.

16. (a) No. (b) No. (c) *. (d) *. (e) No.

17. No limit.

18. (a) Within two years. (b) Yes. (c) 6%.

19. (a) None, except military and naval service outside Canada. (b) None after one year. (c) Yes, within one year. (d) Policy void.

20. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) Yes.

21. No limit.

22. (a) Yes, after three years. (b) One month. (c) Three. (d) Hm 3½%. (e) Graded. (f) No. (g) Yes. (h) Yes.

23. (a) No. (b) No. (c) No.

24. (a) No. (b) No. (c) No.

25. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

**MUTUAL LIFE ASSURANCE COMPANY OF
CANADA,
Waterloo, Ont.**

Began business 1869; mutual; issues participating and non-participating policies.

Twenty-payment life, annual dividend policy, costing \$38.55 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first two years. (e) Yes.
2. Premium loans.
3. According to statutes.
4. No provision; practice, yes.
5. Upon receipt of satisfactory proof.
6. (a) Yes. (b) Yes. (c) See (b). (d) No. (e) Yes. (f) Yes; depending on plan and age.
7. (a) Annual. (b) First. (c) Yes.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) On any anniversary. (i) Yes. (j) Yes. (k) Always stated in application.
9. Prohibited by law in Canada.
10. Thirty days; no interest.
11. (a) Two years from date. (b) Yes.
12. (a) Loan value 94% of cash value. (b) Three. (c) At any time. (d) Repaid at any time. (e) No. (f) Not to exceed 7%; no. (g) No. (h) No; but must be produced for examination and endorsement, after which it is to be returned at request of borrower (statutes revised).
13. (a) Yes, aviation; terms of policy. (b) Ninety days. (c) Yes, not to exceed 15% of sum assured for service outside Canada; annually; no; no provision. (d) Yes; no provision; no provision. (e) No; six months thereafter. (f) Return of premiums during present war with interest at 5%; otherwise, the reserve on basis prescribed by Dominion Insurance Act for valuation.
14. (a) Yes. (b) Premium loans. (c) Three.
15. (a) Yes; yes. (b) Yes; 6% with additional 2% for expenses. (c) Yes.
16. (a) No. (b) No. (c) In application. (d) Yes, in certain cases. (e) No.
17. Two years.
18. (a) Two years. (b) Yes. (c) Not to exceed 6% compounded.
19. (a) No, excepting for military service. (b) No. (c) In application two years. (d) Premiums returned.
20. (a) Yes. (b) Yes. (c) Yes. (d) Yes, unless specifically restricted. (e) Yes. (f) Yes. (g) Yes. (h) No.
21. Two years.
22. (a) Yes, after three years. (b) Grace. (c) Three. (d) Om (5) 3%. (e) Varies; no deduction after fifteenth year. (f) No. (g) Yes. (h) Yes.
23. (a) No. (b) No. (c) No.
24. (a) No. (b) No. (c) No.
25. (a) Yes. (b) Yes. (c) No. (d) Yes.

**MUTUAL LIFE AND CITIZENS' ASSURANCE
COMPANY, LTD., OF AUSTRALIA,**

Canadian Branch, Montreal, Que.

**Began business in Canada in 1913; stock company;
issues participating and non-participating policies.**

**Twenty-payment life participating policy, costing
\$37.05 annually per \$1,000 at age 35. (Ordinary
branch.)**

1. (a) Yes. (b) Yes. (c) Representations. (d) No. (e) If understated.
2. Premium loans.
3. Governed by statutes.
4. No provision.
5. Upon receipt of proofs.
6. No provision.
- 7, 8. Policy states that company warrants that 80% of the ordinary branch profits shall be apportioned in a manner approved by the directors amongst holders of with-profit policies, the remaining 20% being apportioned amongst the shareholders of the company. There are no dividend options in the contract.
9. Prohibited by law in Canada.
10. Thirty days; no interest.
11. (a) Thirteen months from date. (b) Yes.
12. (a) *. (b) Three. (c) May defer three months. (d) Repaid at any time. (e) No. (f) 7%; yes. (g) No. (h) Yes.
13. (a) Aviation; on policy. (b) One month. (c) \$150 per \$1,000; in Canada for duration of war and six months afterwards. (d) Does not apply. (e) No; six months. (f) Return of premiums.
14. (a) Yes, except extended insurance. (b) Premium loans. (c) Three.
15. (a) Yes; yes. (b) Yes; 6%. (c) Yes.
16. (a) No. (b) No. (c) Yes. (d) No. (e) No.
17. No limit.
18. (a) Within two years. (b) Yes, or reinstated. (c) 6%.
19. (a) Permit and extra premium required for violation at any time. (b) None. (c) Thirteen months. (d) Nothing except to bona fide assignee.
20. No provision.
21. No limit.
22. (a) Yes, after three years, except cash value; no provision for extended insurance. (b) Three months. (c) Three. (d) *. (e) *. (f) No. (g) No. (h) No.
23. (a) Yes, three months. (b) No. (c) No.
24. No provision.
25. (a) *. (b) *. (c) No. (d) Yes.

* Not stated in policy.

NATIONAL LIFE ASSURANCE CO. OF CANADA,
Toronto, Ont.

Began business June 23, 1899; stock company;
issues participating and non-participating policies.

Ordinary life participating policy, costing \$29.70
annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d)
Not after first two years. (e) Yes, if understated;
if overstated, excess premiums refunded.

2. Premium loan.

3. In accordance with Insurance Act.

4. No provision; practice, yes in early years.

5. Upon receipt and approval of proof.

6. (a) Yes. (b) Yes. (c) Yes. (d) No. (e) Yes.

(f) Yes.

7. (a) Deferred (5 year dividend plan). (b) Five
(Canadian law obligates company to allot dividends
quinquennially.) (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No.
(f) Yes. (g) Yes. (h) No. (i) Yes. (j) No. (k)
Purchase paid-up additions.

9. Prohibited by law in Canada.

10. Thirty days; no interest.

11. After two years. (b) Yes.

12. (a) *. (b) Three. (c) At any time. (d) Yes.
(e) No. (f) Not to exceed legal rate; yes or added
to principal. (g) No. (h) Yes.

13. (a) No. (b) Ninety days. (c) Annual extra
premium not fixed; usual grace allowed; no refund.
(d) Yes; automatically restored after termination of
service if premiums have all been paid. (e) No per-
mit. (f) Reserve value.

14. (a) Yes. (b) Premium loans. (c) Three.

15. (a) Yes; yes. (b) Yes; not to exceed 6%, to-
gether with expense charge of 3%. (c) Yes.

16. (a) No. (b) No. (c) Yes. (d) Yes. (e) No.

17. No limit.

18. (a) Two years. (b) Yes. (c) Not to exceed
6%.

19. (a) None, except military or naval service. In
Canada, written notice and extra premium required;
outside of Canada, permit and extra premium re-
quired. (b) Violation of law, cash surrender value
paid. (c) Risk not assumed at any time.

20. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No.
(f) No. (g) No. (h) Yes.

21. Statutory limit one year.

22. (a) Yes, after three years. (b) Cash and paid-
up values within thirty days after default; extended
insurance within one month prior to default. (c)
Three. (d) Hm 3½%. (e) *. (f) No. (g) No. (h)
No; dividend accumulations will increase values at
end of tontine period.

23. (a) No. (b) No. (c) No.

24. (a) No. (b) No. (c) No.

25. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

NORTH AMERICAN LIFE ASSURANCE COM- PANY,

Toronto, Ont.

Began business January 10, 1881; paid up Guaranty Fund, \$60,000; issues deferred dividend and quinquennial policies.

Twenty-payment life five-year deferred dividend policy, costing \$36.95 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Extended insurance.
3. Must reserve right.
4. No provision.
5. Upon due proof.
6. Will attach rider. (a) Yes. (b) Yes. (c)
- (d) No. (e) Yes. (f) Yes.
7. (a) Deferred. (b) Fifth; quinquennially thereafter. (c) No.
8. (a) Yes. (b) Yes. (c) No provision. (d) Yes, at end of five-year periods. (e) No. (f) No provision. (g) No provision. (h) No provision. (k) Paid-up addition.
9. Prohibited by law in Canada.
10. One month; no interest.
11. (a) After one year.
12. (a) Not available even at end of twentieth year. (b) Three. (c) At any time. (d) Repaid at any time. (e) Yes. (f) Not to exceed 6%; in advance. (g) Yes. (h) Yes.
13. Military or naval service in time of war necessitates written consent of company and payment of such extra premiums at the time and in the manner required; limit of company's liability in event of death without permit is the reserve.
14. (a) Yes, except premium loans. (b) Extended insurance (c) Three.
15. No provision.
16. (a) No. (b) No. (c) Yes. (d) Yes. (e) No.
17. No limit.
18. (a) At any time. (b) Yes. (c) Not to exceed 6%.
19. (a) None, except permit and extra premium required for military or naval service. (b) Duelling or violation of law within one year. (c) One year. (d) Nothing.
20. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (e) Yes. (f) No provision. (g) No provision.
21. No limit.
22. (a) No. (b) Three months. (c) Three. (d) Hm 3%. (e) Not to exceed 2½% sum insured and dividend accumulations during twenty years. After twenty years, 1%. (f) Yes. (g) Yes. (h) Yes.
23. (a) No. (b) No. (c) Yes.
24. (a) No. (b) No. (c) Within two months.
25. (a) No. (b) No. (c) Within three months from default. (d) Yes.

†NORTHERN LIFE ASSURANCE COMPANY,
London, Ont.

Began business in 1879; stock company; issues participating and non-participating policies.

Twenty-payment life participating policy, five years' distribution, costing \$36.65 per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Only if age is understated.

2. Premium loans.

3. At will.

4. No provision.

5. Upon acceptance of proofs of death.

6. Will attach rider. (a) Yes. (c) No. (f) Yes, thirty cents per \$1,000 for age 35 at entry.

7. (a) Deferred. (b) Fifth. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No. (h) *. (i) Yes. (j) *. (k) To purchase paid-up non-participating addition to face of policy.

9. †

10. Thirty days; no provision for interest.

11. (a) Incontestable after one year. (b) Yes.

12. (a) Maximum loan limited by statute to 95% of cash value which becomes equal to net reserve at tenth year. (b) Three years. (c) At any time. (d) May be repaid at any time. (e) No. (f) 6%, in advance. (g) Maximum loan is 95% if corresponding cash value as required by Dominion statute. (h) Yes.

13. †

14. (a) Yes. (b) Premium loans. (c) Three.

15. (a) Yes; yes. (b) Yes; 7%. (c) Automatic.

16. (a) No. (b) No. (c) Yes. (d) Yes. (e) No.

17. No limit.

18. (a) Two years from due date of defaulted premium. (b) Yes. (c) 6%.

19. (a) No (military and naval service); may engage in defense of Canada on payment of extra premium; permission of company required for other military or naval service. (b) Violation of law two years. (c) Two years. (d) Policy void.

20. (a) No. (b) Yes. (c) Yes. (d) Not if insured has elected during lifetime to have policy paid by instalments. (e) *. (f) No. (g) No. (h) No provision.

21. Two years.

22. (a) Yes, after three years. (b) Three months. (c) Three. (d) Om (5) 3½%. (e) Varies until tenth year; full reserve thereafter. (f) No. (g) No. (h) Yes.

23. (a) No. (b) No. (c) No.

24. (a) No. (b) No. (c) No.

25. (a) No. (b) Yes. (c) No. (d) Yes.

* Not stated in policy.

† This company having ignored our repeated requests for current information, this analysis is reprinted from our 1917 edition, the numbers of questions only being changed.

NORTHWESTERN LIFE ASSURANCE COMPANY,

Winnipeg, Man.

Began business April 1, 1916; stock company; issues annual dividend policies only.

Twenty-payment life, annual dividend policy (endowment at age 85), costing \$39.95 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes.
2. Extended insurance.
3. At will.
4. No provision; in practice, yes.
5. Upon receipt of satisfactory proof.
6. Will grant by endorsement.
7. (a) Annual. (b) *. (c) *.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) No. (i) No. (j) No. (k) *.
9. Prohibited by law in Canada.
10. Thirty days; no interest.
11. (a) One year from date. (b) Yes.
12. (a) Loan value is 95% of cash value. (b) Three. (c) May defer ninety days. (d) Repaid at any time. (e) No. (f) Not to exceed 7%; yes, or added to principal. (g) No. (h) Yes.
13. (a) No. (b) Not stated. (c) In Canada; none outside; privates \$40.00; officers \$80.00; during service; yes; yes; end of calendar year. (d) No; none in Canada; yes; insurability. (e) No; continuous. (f) 25% of face.
14. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.
15. No provision.
16. (a) No. (b) No. (c) Yes. (d) *. (e) No.
17. No limit.
18. (a) At any time. (b) Yes. (c) 6%.
19. (a) None, except military and naval service. (b) None. (c) One year. (d) Nothing, unless policy is assigned to bona fide creditor.
20. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (e) Yes. (f) Yes. (g) Yes. (h) No.
21. No limit.
22. (a) Yes, after three years, except cash value. (b) Grace. (c) Three. (d) Net level premium, Om (5) 3%. (e) *. (f) No. (g) Yes. (h) Yes.
23. (a) Yes, ninety days. (b) No. (c) No.
24. (a) Yes. (b) No. (c) No.
25. (a) Yes. (b) Yes. (c) No. (d) Yes.

* Not stated in policy.

Note.—Policy contains a special clause providing for "Loan Insurance."

POLICY HOLDERS MUTUAL LIFE INSURANCE COMPANY.

Toronto, Ont.

**Began business April 21, 1909; stock company;
issues annual dividend policies only.**

**Whole life participating policy, costing \$22.50 an-
nually per \$1,000 at age 35.**

1. (a) Yes. (b) Yes. (c) Warranties. (d) Yes.
(e) Only if understated.
2. Premium loans
3. Provided for by Insurance Act 1910.
4. No provision.
5. Immediately upon receipt of due proof.
6. No provision; provided for by special endorse-
ment; extra premium required.
7. (a) Annual. (b) Third. (c) Yes.
8. No regular dividend options contained in pol-
icy; company will pay dividends in cash; or will
apply to purchase paid-up additions, or to convert
policy into paid-up insurance.
9. Prohibited by law in Canada.
10. One month; no interest.
11. (a) After one year. (b) Yes.
12. (a) Eighth. (b) Three. (c) At any time. (d)
Repaid at any time. (e) Yes, if insured has elected
dividends as accumulations. (f) 6%; payable half-
yearly. (g) No. (h) Yes.
13. See note.
14. (a) Yes. (b) Premium loan. (c) Three.
15. (a) Yes; yes. (b) Yes; 6%. (c) Yes.
16. (a) Yes. (b) No. (c) Yes. (d) No.
17. No limit.
18. (a) Five years. (b) No. (c) 6%.
19. (a) None, except military and naval service.
(b) None. (c) Three years. (d) Premiums paid.
20. Policy provides only for limited instalments
and life income.
21. No limit.
22. (a) Yes, after three years. (b) Time limit not
stated. (c) Three. (d) Hm 4%. (e) *. (f) No. (g)
No, as dividends are paid annually. (h) No.
23. (a) No. (b) Yes. (c) No.
24. (a) No. (b) No. (c) No.
25. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

Note.— New policy being prepared. When the new
policy is received it will be reviewed in **Best's Life
Insurance News.**

"LA PROVINCIALE" LIFE ASSURANCE CO.,

Montreal, Que.

Began business 1909; stock company; issues participating and non-participating policies.

Twenty-payment life participating policy. Premium \$36.60 annually per \$1,000 at age 35.

Policy form is not of a current issue.

1. (a) Yes. (b) Yes. (c) Warranties. (d) Yes. (e) Yes.

2. Premium loan.

3. *

4. No provision.

5. Upon receipt and acceptance of proofs.

6. (a) Yes. (c) Yes. (f) *.

7. (a) Deferred (dividends are calculated annually under the Canadian laws). (b) Twentieth. (c) Policy is paid up.

8. No options during premium-paying period. At end of twenty years profits will be paid in cash, or allowed to purchase annuity, or to convert policy into paid-up or endowment insurance. If no election is made by insured, profits are paid in cash, unless insured requests the company to hold same in trust, when annual interest at 3% will be paid on same.

9. Prohibited by law in Canada.

10. Thirty days; no interest charge stated.

11. (a) After two years from date. (b) Yes.

12. (a) *. (b) Three (to obtain loan value of any year, succeeding year's premium must be paid). (c) *. (d) *. (e) *. (f) Not to exceed 6%; *. (g) No (h) Yes.

13. (a) No. (b) Must give immediate notice as soon as entering the military service. (c) No extra premium required, but amount of policy reduced according to schedules. (d) Yes. (e) Yes, and for six months after termination of active service.

14. (a) Yes. (b) Premium loans. (c) Three.

15. (a) Yes; yes. (b) Yes; 4%. (c) Yes.

16. (a) No. (b) No. (c) *. (d) *.

17. Six months after death of insured.

18. (a) *. (b) Yes. (c) 6%.

19. (a) None, except military and naval service. (b) None. (c) *.

20. (a) Yes (no instalment provisions).

21. No limit.

22. (a) *. (b) *. (c) Three years. (d) *. (e) *. (f) *. (g) *. (h) *.

23. (a) *. (b) No (the cash value of any year is the loan value of the preceding year). (c) No.

24. (a) No. (b) No. (c) *.

25. (a) No. (b) *. (c) *. (d) Yes.

* Not stated in policy.

†ROYAL INSURANCE COMPANY, LTD.,

Liverpool, Eng. Canadian Branch, Montreal, Que.

Began business in Canada in 1851; stock company; issues participating and non-participating policies.

Twenty-payment life participating policy, costing \$37.00 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first two years. (e) Only if understated.

2. Premium loans.

3. Provided for by Canadian law.

4. No provision.

5. Upon good and sufficient proof.

6. (a) Yes. (c) No. (f) Yes, twenty-five cents to \$210 per \$1,000, according to age.

7. (a) Quinquennial or deferred. (b) Immediately; every annual premium paid earns a year's profits, irrespective of time in force. (c) No.

8. (a) Yes. (b) Yes. (c) No. (d) Yes. (e) No. (f) Yes. (g) Yes. (h) Yes. (i) No. (j) Yes. (k) To purchase paid-up addition to the sum insured.

9. †

10. Thirty days; no interest.

11. (a) After two years from date. (b) No.

12. (a) The loan value of any year is 95% of the cash value. (b) Three. (c) At any time. (d) Repaid at any time. (e) Yes. (f) 6%; no. (g) 95%. (h) Yes.

13. †

14. (a) Yes, except ext. ins. (b) Prem. loans. (c) Three.

15. (a) Yes; yes. (b) Yes; 6%. (c) Yes.

16. (a) No. (b) No. (c) Until first premium paid in cash. (d) No. (e) Yes.

17. No limit.

18. (a) Two yrs. (b) No. (c) 6% comp. annually.

19. (a) None (military and naval service); in policies issued since outbreak of European war, active service necessitates payment of extra premium. (b) None. (c) and (d) Two years; void against assured, but not against persons having bona fide interest acquired before suicide occurs.

20. (a) No. (b) When required. (c) No. (d) Yes. (e) Yes. (f) No. (h) No.

21. No limit.

22. (a) Yes, after three years. (b) Days of grace. (c) Three. (d) Not stated; value of policy and profits after 20 years guaranteed not less than prems. paid. (e) No deduction from company's guaranteed values. (f) No. (g) and (h) Increased by cash value of profits attaching as paid-up addition.

23. (a) No. (b) No. (c) No.

24. Extended insurance given effect to by premium loans.

25. (a) If desired. (b) Yes. (c) No. (d) Yes.

† This company having ignored our repeated requests for current information, this analysis is reprinted from our 1917 edition, the numbers of questions only being changed.

SASKATCHEWAN LIFE INSURANCE COMPANY,

Regina, Sask.

Began business March 10, 1914; stock company; issues participating policies.

Twenty-payment life, deferred dividend policy, costing \$36.35 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first two years. (e) If understated; if overstated, excess premium is returned.

2. Premium loans.

3. Subject to statutory conditions.

4. No provision.

5. Upon receipt of satisfactory proof.

6. No provision.

7. (a) Deferred. (b) Twentieth. (c) No.

8. Dividends will be paid in cash, or applied to purchase additional paid-up insurance after satisfactory medical examination, or may be used to purchase annuity. If no election is made, dividends will be paid in cash.

9. Prohibited by law in Canada.

10. Thirty days; no interest.

11. (a) Two years from date. (b) Yes.

12. (a) *. (b) Three. (c) At any time. (d) *. (e) No. (f) Not to exceed $6\frac{1}{2}\%$; *. (g) No; 95%. (h) Yes.

13. No prohibition against military and naval service within Dominion of Canada; outside requires notice to company within ninety days and payment of extra premium within said period, failing in which company's liability limited to reserve (Canadian Government Standard).

14. (a) Yes. (b) Premium loans. (c) Three.

15. (a) Yes; yes. (b) Yes; $6\frac{1}{2}\%$ compounded and $1\frac{1}{2}\%$ compounded yearly for expenses. (c) Automatic.

16. (a) No. (b) No. (c) Yes. (d) *. (e) No.

17. No limit.

18. (a) Within two years. (b) Yes. (c) 6% compounded.

19. (a) None, except for military and naval service outside of Dominion; written notice and extra premium required. (b) None. (c) One year. (d) Nothing.

20. (a) No. (b) Yes. (c) Yes. (d) Yes, unless insured otherwise directs. (e) No. (f) Yes. (g) Yes. (h) No.

21. No limit.

22. (a) Yes; after three years. (b) *. (c) Three. (d) Om (5) $3\frac{1}{2}\%$. (e) *. (f) No. (g) Yes. (h) No.

23. (a) No. (b) No. (c) No.

24. (a) No. (b) No. (c) No.

25. (a) No. (b) No. (c) No. (d) *.

* Not stated in policy.

† "LA SAUVEGARDE" LIFE ASSURANCE CO.,

Montreal, Que.

Began business 1903; stock company; issues participating and non-participating policies.

Twenty-payment life participating policy; premium \$36.95 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Warranties. (d) Yes. (e) Yes, if understated; if overstated, excess premiums refunded.

2. Premium loans.

3. At will.

4. No provision.

5. Sixty days after receipt and approval of documentary proofs which company deems necessary of the fact and cause of death and of title of beneficiaries.

6. (a) Yes. (c) No. (f) No.

7. (a) Deferred. (b) Fifth according to Canadian law. (c) No.

8. Dividend will be paid in cash or converted into a life annuity or used to purchase paid-up insurance.

9. †

10. Thirty days; no interest.

11. (a) Six months from date. (b) Yes.

12. (a) *. (b) Three. (c) At any time. (d) *. (e) No. (f) 6%; in advance. (g) No. (h) Yes.

13. †

14. (a) Yes. (b) Premium loans. (c) Three.

15. (a) *. (b) *. (c) *.

16. (a) Yes. (b) No. (c) *. (d) *.

17. No limit.

18. (a) Two years during period of extended insurance. (b) Yes. (c) 6%, compounded annually.

19. (a) None (military and naval service); permit and extra premium required at any time. (b) None. (c) One year. (d) Nothing.

20. (a) Yes. (b) Yes. (c) No. (d) *. (e) *. (f) *. (h) *.

21. No limit.

22. (a) Yes, after three years. (b) Six months. (c) Three. (d) Om (5) 3% and 3½%. (e) *. (f) No. (g) No. (h) No.

23. (a) No. (b) No. (c) No.

24. (a) No. (b) No. (c) No.

25. (a) No. (b) No. (c) No. (d) *.

* Not stated in policy.

† This company having ignored our repeated requests for current information, this analysis is reprinted from our 1917 edition, the numbers of questions only being changed.

**SECURITY LIFE INSURANCE COMPANY
OF CANADA.**

Toronto, Ont.

**Began business April 27, 1911; stock company;
issues non-participating policies only.**

**Twenty-payment life non-participating policy, cost-
ing \$29.75 annually per \$1,000 at age 35.**

1. (a) Yes. (b) Yes. (c) Representations. (d)
Not after first two years. (e) Yes, if understated; if
overstated, excess premiums refunded.

2. Premium loans.

3. *

4. No provision; practice, yes.

5. Upon receipt and approval of proofs.

6. Will attach rider. (a) Yes. (b) Yes. (c) Yes.

(d) Yes (e) Yes. (f) Varies as to age.

9. Prohibited by law in Canada.

10. Thirty days; no interest.

11. (a) After two years from date. (b) Yes.

12. (a) *. (b) Three. (c) Policy must be in force
three years. (d) Yes. (f) 6%; in advance. (g) No.
(h) No

13. (a) No. (b) Ninety days. (c) No extra pre-
mium required in Canada (aviation excluded); avia-
tion in Canada or service outside, \$150 per \$1,000
per annum; no grace allowed; unused balance re-
funded on evidence of discharge from service; dis-
ability benefits suspended; permit continues for six
months after discharge. (f) Premiums paid, with
5% interest, except in aviation, which limit is
reserve.

14. (a) Yes. (b) Premium loans. (c) Three.

15. (a) Yes; *. (b) Repaid at any time; 7% com-
pounded annually. (c) Yes.

16. (a) No. (b) No. (c) Yes, in application. (d)
Yes (e) No.

17. Two years.

18. (a) At any time. (b) Yes. (c) 6% com-
pounded annually.

19. (a) None, except military and naval service.
(b) No. (c) One year. (d) Premiums paid.

20. (a) No. (b) Yes. (c) Yes. (d) Yes, unless
insured otherwise directs. (f) No. (h) No

21. Two years.

22. (a) Yes, after three years. (b) Grace. (c)
Three. (d) Om (5) 3½%, reduced standard. (e)
Varies. (f) No.

23. (a) No (b) No. (c) No.

24. (b) No (c) No.

25. (b) No. (c) No.

* Not stated in policy.

**†SOVEREIGN LIFE ASSURANCE COMPANY OF
CANADA, .**

Winnipeg, Man.

**Commenced business March, 1903; stock company;
issues participating and non-participating policies.**

**Twenty-payment life accumulation policy, costing
\$34.70 annually per \$1,000 at age 35.**

1. (a) Yes. (b) Yes. (c) Representations. (d)
Not after first year. (e) Yes.

2. Premium loans.

3. At will.

4. *.

5. Upon receipt and approval of proof.

6. (a) Yes. (c) No. (f) No.

7. (a) Deferred. (b) Twenty years, unless as-
sured demands quinquennial distribution. (c) No.

8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) No.
(f) *. (g) Yes. (h) *. (i) Yes. (j) *. (k) Paid-up
addition, or under deferred dividend, in cash.

9. †

10. Thirty days; no interest.

11. (a) One year from date. (b) Yes.

12. (a) *. (b) Three. (c) At any time. (d) Re-
paid at any time. (e) *. (f) Not exceeding 7%; *.
(g) No. (h) Yes.

13. †

14. (a) Yes. (b) Premium loans. (c) Three.

15. (a) Yes; yes. (b) Repaid at any time; 7%.
(c) Yes.

16. (a) No. (b) No. (c) Yes. (d) Yes. (e) *.

17. No limit.

18. (a) At any time. (b) Yes. (c) 6%.

19. (a) None (military and naval service); no re-
striction for services in Canada; elsewhere only 25%
face policy is paid, but no extra premium charged.
(b) None. (c) One year. (d) Premiums paid.

20. (a) No. (b) Yes. (c) Yes. (d) No, unless in-
sured so directs. (e) *. (f) *. (h) Yes.

21. No limit.

22. (a) Yes, after policy has been in force three
years. (b) *. (c) Three. (d) Om (5), 3%. (e) *.
(f) *. (g) *. (h) *.

23. (a) No. (b) No. (c) No.

24. (a) No. (b) *. (c) *.

25. (a) No. (b) *. (c) No. (d) Yes.

* Not stated in policy.

† This company having ignored our repeated re-
quests for current information, this analysis is
reprinted from our 1917 edition, the numbers of
questions only being changed.

**†STANDARD LIFE ASSURANCE COMPANY,
Edinburgh, Scotland.**

Canadian Branch, Montreal, Que.

Began business in Canada in 1847; issues participating and non-participating policies.

Twenty-payment life participating policy (Canadian form), costing \$38.50 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first two years. (e) Yes.

2. After five years in force, 13 months allowed for reinstatement.

3. At will.

4. No provision.

5. On death of the assured being certified and proved to the satisfaction of the directors.

6. No provision.

7. (a) Deferred (quinquennial or at lesser intervals). (b) Fifth. (c) No.

8. (a) Yes. (b) Yes. (c) No. (d) Yes. (e) *. (f) No. (g) No. (k) Reversionary bonus.

9. †

10. Thirty days; no interest.

11. (a) After two years from date. (b) Yes.

12. (a) *. (The loan value of any year is 95% of the cash value.) (b) Three. (c) At any time (d) Repaid at any time. (e) Yes. (f) 5%; not in advance. (g) No. (h) Yes.

13. †

14. (a) Yes, except premium loans. (b) Thirteen months, for revival after fifth policy year. (c) Three.

15. No regular provision.

16. (a) No. (b) No. (c) Yes. (d) No.

17. No limit.

18. (a) Two years. (b) Yes, or reinstated. (The forfeited policy value will be allowed if applied for within five years from original date of default.) (c) ½% per month or portion of a month of unpaid premiums.

19. No restrictions except aviation.

20. No provisions.

21. No limit.

22. (a) Yes, after three years. (b) *. (c) Three. (d) Om 3%. (e) *. (f) *. (g) Yes. (h) *.

23. (a) No. (b) No. (c) No.

24. (a) No. (b) No. (c) No.

25. (a) No. (b) No. (c) No. (d) Yes.

*** Not stated in policy.**

† This company having ignored our repeated requests for current information, this analysis is reprinted from our 1917 edition, the numbers of questions only being changed.

**SUN LIFE ASSURANCE COMPANY OF CANADA,
Montreal, Que.**

Began business May, 1871; stock company; issues participating and non-participating policies.

Twenty-payment life annual dividend policy, costing \$37.35 annually per \$1,000 at age 35. This policy is issued in the United States.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first two years. (e) Yes.
2. Extended insurance.
3. Right of revocation reserved.
4. No provision; practice, yes.
5. Upon receipt of due proofs of death and of the title of claimant.
6. (a) Yes. (b) Yes. (c) No. (d) No. (e) Yes. (f) Yes; varies according to age.
7. (a) Annual. (b) First. (c) Not after first dividend.
8. (a) Yes. (b) Yes. (c) Yes. (d) Yes. (e) Yes. (f) Yes. (g) Yes. (h) No provision; practice, yes. (i) Yes. (j) No. (k) Purchase paid-up additions.
9. Prohibited by law in Canada.
10. Thirty days; no interest.
11. (a) Two years from date. (b) No.
12. (a) Entire Om (5), 3% reserve available at end of fifteenth year. (b) Three. (c) At any time. (d) Yes. (e) Yes. (f) 6%; yes. (g) Yes. (h) Yes.
13. (a) No. (b) Prior to entering service. (c) Not stated in war clause; at present 10% up to \$2,500, 12½% \$2,500-\$5,000, 15% \$5,000 and over; extra required for military or naval service outside of United States and for any aeronautic service; payable annually until three months after conclusion of peace; no provision; grace is allowed; no provision. (d) Yes; yes; no provision; company would restore on medical certificate. (e) No; three months. (f) 25% of sum assured.
14. (a) Yes, except premium loans. (b) Extended insurance. (c) Three.
15. No provision.
16. (a) No. (b) No. (c) Yes. (d) Yes. (e) No.
17. No limit.
18. (a) At any time. (b) Yes. (c) 6%.
19. (a) None, except military and naval service (b) None. (c) Two years. (d) Nothing.
20. (a) Yes. (b) Yes. (c) Yes. (d) Yes, unless otherwise directed by assured. (e) Yes. (f) Yes. (g) Yes. (h) No provision.
21. No limit.
22. (a) Yes, after three years. (b) In event of premium default, policy continued under automatic extended insurance with no surrender value. (c) Three. (d) Om (5) 3%. (e) Not more than 2½% of sum assured, and existing bonus additions. (f) No provision; practice, yes. (g) Yes. (h) Yes.
23. (a) No. (b) No. (c) No.
24. (a) No. (b) No. (c) No.
25. (a) No. (b) No. (c) No. (d) Yes.

**TRAVELLER'S LIFE ASSURANCE COMPANY
OF CANADA,
Montreal, Que.**

Began business May, 1910; stock company; issue participating and non-participating policies.

Twenty-year deferred dividend policy, costing \$36.95 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes, if understated; if overstated, excess premiums refunded.

2. Extended insurance.

3. *.

4. No provision; practice, yes.

5. Upon receipt of satisfactory proofs.

6. (a) Yes. (b) No. (c) Yes. (d) Yes. (e) Yes (f) None.

7. (a) Deferred. ((b) (End of dividend period); twentieth. (c) No.

8. (a) Yes. (b) No. (c) No. (d) Yes. (e) No. (f) Yes. (g) No. (k) Paid-up additions.

9. Prohibited by law in Canada.

10. Thirty days; no interest.

11. (a) After one year from date of issue. (b) Yes.

12. (a) *. (b) Three. (c) At any time. (d) Yes; *. (e) No. (f) 6%; in advance. (g) No. (h) Governed by statute.

13. (a) No. (b) Ninety days. (c) Yes; \$150 per annum; service outside Canada or United States; payable in advance during service; grace allowed, but no refund. (d) Disability benefits suspended (e) No; six months. (f) Reserve (Canadian government standard).

14. (a) Yes. (b) Extended insurance. (c) Three.

15. No provision.

16. (a) No. (b) No. (c) Yes. (d) Yes. (e) No.

17. No limit.

18. (a) At any time during continued temporary insurance. (b) Yes. (c) 6%.

19. (a) None, except military and naval service. (b) One year. (c) One year. (d) Nothing.

20. (a) Yes. (b) Yes. (c) *. (d) *. (e) No. (f) No. (h) No.

21. No limit.

22. (a) Yes, after three years. (b) Thirty days. (c) Three. (d) Om (5) 3%, reduced standard. (e) *. (f) No. (g) No. (h) Yes.

23. (a) No. (b) No. (c) No.

24. (a) No. (b) No. (c) No.

25. (a) No. (b) No. (c) No. (d) Yes.

* Not stated in policy.

**WESTERN EMPIRE LIFE ASSURANCE COM-
PANY,**

Winnipeg, Man.

Began business 1912; stock company; issues participating and non-participating policies.

Twenty-payment life deferred dividend policy, costing \$35.30 annually per \$1,000 at age 35.

1. (a) Yes. (b) Yes. (c) *. (d) *. (e) Yes, if understated; if overstated, excess premiums refunded.

2. Premium loans.

3. *.

4. No provision.

5. Upon receipt and approval of proofs.

6. (a) Yes. (b) No. (c) Yes. (d) Yes. (e) Yes. (f) No.

7. (a) Deferred. (b) Twentieth. (c) Policy is paid up.

8. †(a, b, c) No options prior to end of twentieth year. (d) After twentieth year. (e) Yes. (f) Yes. (g) Yes. (h) *.

9. No provisions.

10. One month; no interest.

11. (a) One year from date. (b) No.

12. (a) Twentieth. (b) Three. (c) At any time. (d) *. (e) No. (f) 6%; in advance. (g) Yes. (h) Yes.

13. War risk not carried; claim limited to reserve value of policy.

14. (a) Yes. (b) Premium loans. (c) Three.

15. (a) Yes; *. (b) Yes; 7% compounded annually. (c) Yes.

16. (a) No. (b) No. (c) Yes. (d) Yes. (e) No.

17. No limit.

18. No provision.

19. (a) None, except military and naval service. (b) No. (c) One year. (d) Premiums paid.

20. (a) Yes. (b) Yes. (c) Yes. (d) *. (e) *. (f) *. (h) *.

21. No limit.

22. (a) Yes, after three years. (b) No limit stated. (c) Three. (d) Hm 3½%, reduced standard. (e) *. (f) No. (g) No. (h) No.

23. (a) No. (b) No. (c) No.

24. (a) *. (b) No. (c) No.

25. (a) No. (b) No. (c) No. (d) Yes (deferred dividend policy).

*** Not stated in policy.**

† Applicant has option of choosing quinquennial or twenty-year distribution of dividends.

**WESTERN LIFE ASSURANCE COMPANY,
Winnipeg, Man.**

Began business July 1, 1911; stock company; issue non-participating and deferred dividend policies.

Twenty-payment life deferred dividend policy, costing \$38.95 annually per \$1,000 at age 30.

1. (a) Yes. (b) Yes. (c) Representations. (d) Not after first year. (e) Yes, if understated, unless adjusted during lifetime of insured; if overstated excess of premiums paid will be refunded.

2. Premium loan.

3. Subject to statutes.

4. No provision; practice, yes.

5. Immediately receipt and approval of proofs.

6. (a) Yes. (b) No. (c) Yes; twenty. (d) Yes (e) Yes. (f) No provision.

7. (a) Deferred. (b) Tenth, fifteenth or twentieth according to plan. (c) No.

8. At end of tenth, fifteenth or twentieth, according to plan, dividends can be withdrawn in cash, or used to purchase an annuity. If insurance is continued, policy will participate every five years. If no election is made, policy and profits will be applied to purchase an annuity.

9. Prohibited by law in Canada.

10. One calendar month; no interest.

11. (a) One year from date. (b) No.

12. (a) *; loan value is 95% of the cash value. (b) Three. (c) May defer three months. (d) Repaid at any time. (e) No. (f) Not to exceed 7% on anniversary of policy. (g) No. (h) No.

13. (a) No. (b) Ninety days. (c) Yes, within or without Canada during continuance of service; yes; no. (d) Yes; no provision; yes; must furnish evidence of health after discharge from service. (e) No; six months. (f) Return of premiums (exclusive of extra premiums) paid in cash.

14. (a) Yes. (b) Premium loans. (c) Three.

15. (a) Yes. (b) Yes; not to exceed 7%. (c) Yes.

16. (a) No. (b) No. (c) Yes. (d) Yes. (e) No.

17. No limit.

18. (a) Three years. (b) Yes. (c) 6%.

19. (a) None, except military and naval service. (b) No. (c) Yes; one year. (d) Nothing.

20. (a) Yes. (b) Yes. (c) No. (d) No. (e) No. (f) No. (h) No.

21. No limit.

22. (a) Yes, after three years. (b) Insurance act provides company must loan premium until surrender value is exhausted. (c) Three. (d) Om (5) 3 1/4%. (e) *. (f) No. (g) No. (h) No.

23. (a) No (subject to statute requirement). (b) No. (c) No.

24. (a) No. (b) No. (c) No.

25. (a) Yes, when fully paid up. (b) Yes. (c) No. (d) Yes.

* Not stated in policy.

DIVIDEND ILLUSTRATIONS

Read comments on page 5.

ETNA LIFE INSURANCE CO., HARTFORD, CONN.

Reserve: Prior to 1901 American $3\frac{1}{2}\%$; since American 3% Full Level Premium Plan. Non-participating Policies American $3\frac{1}{2}\%$. Life policies issued 1901 and subsequent mature as endowments at age 85.

Annual Dividends Payable in 1918 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	19.99	22.73	26.21	30.71	36.74	44.70	55.14	69.07
1898.....	4.07	4.76	5.66	6.78	8.20	9.49	10.82	11.50
1899.....	3.94	4.61	5.46	6.54	7.92	9.33	10.24	11.22
1900.....	3.83	4.45	5.27	6.31	7.64	9.15	10.13	10.93
Prem.....	21.64	24.38	27.92	32.56	38.70	46.95	52.28	74.25
1901.....	4.96	5.71	6.71	7.96	9.52	11.46	13.02	14.59
1902.....	4.78	5.49	6.43	7.62	9.14	11.01	12.72	14.35
1903.....	4.68	5.36	6.25	7.43	8.92	10.79	12.40	14.08
1904.....	4.58	5.23	6.09	7.22	8.68	10.44	12.06	13.81
1905.....	4.50	5.10	5.92	7.01	8.44	10.09	11.70	13.51
1906.....	4.40	4.98	5.76	6.81	8.20	9.73	11.35	13.19
Prem.....	21.75	24.41	27.95	32.59	38.86	47.20	59.09	75.90
1907.....	3.83	4.36	5.10	6.09	7.49	8.92	10.68	12.78
1908.....	3.76	4.26	4.95	5.89	7.24	8.55	10.29	12.43
1909.....	3.69	4.16	4.81	5.70	6.92	8.20	9.89	12.01
1910.....	3.63	4.05	4.67	5.50	6.62	7.83	9.49	11.60
1911.....	3.57	3.96	4.55	5.33	6.32	7.46	9.08	11.18
1912.....	3.51	3.88	4.44	5.16	6.02	7.10	8.68	10.73
1913.....	3.46	3.81	4.31	5.00	5.73	6.75	8.26	10.28
1914.....	3.42	3.73	4.20	4.79	5.46	6.41	7.85	9.81
1915.....	3.38	3.66	4.10	4.60	5.20	6.06	7.43	9.35
1916.....	3.34	3.59	4.00	4.40	4.94	5.73	7.01	8.86
1917.....	3.30	3.55	3.92	4.23	4.66	5.40	6.60	8.38

Net Cost (not deducting cash value)	end of							
5 years..	92	104	119	140	168	206	258	338
10 years..	186	209	239	279	333	406	509	658
20 years..	335	381	440	517	621	761	954	1220

Guaranteed cash value end of								
5 years..	36	45	57	71	88	106	127	152
10 years..	93	113	136	163	194	230	270	312
20 years..	183	223	267	313	358	403	447	488

The above values are on policies issued in 1913, 1908 and 1898.

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

ETNA LIFE INSURANCE CO., HARTFORD, CONN.—

(Continued).

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	25.55	23.45	21.97	20.35	18.04	15.37	12.86	11.05
1898.....	5.25	5.94	6.78	7.75	8.90	9.92	10.68	11.51
1899.....	5.01	5.67	6.47	7.48	8.58	9.72	10.53	11.34
1900.....	4.77	5.40	6.18	7.18	8.26	9.49	10.37	11.11
Prem.....	30.48	28.40	26.96	25.34	23.82	22.91	22.50	22.17
1901.....	7.55	8.35	9.32	10.44	11.73	13.19	14.85	15.47
1902.....	7.17	7.92	8.84	9.94	11.18	12.65	13.93	15.11
1903.....	6.86	7.58	8.46	9.53	10.78	12.27	13.51	14.76
1904.....	6.56	7.24	8.08	9.14	10.38	11.82	13.08	14.41
1905.....	6.28	6.93	7.73	8.75	9.99	11.36	12.64	14.06
1906.....	6.01	6.63	7.40	8.38	9.60	10.89	12.19	13.67
Prem.....	31.53	29.17	27.33	25.48	23.87	22.04	20.17	18.96
1907.....	5.54	6.05	6.67	7.52	8.72	9.94	11.41	13.24
1908.....	5.30	5.78	6.36	7.18	8.35	9.48	10.95	12.83
1909.....	5.06	5.52	6.07	6.84	7.91	9.03	10.50	12.89
1910.....	4.86	5.27	5.79	6.52	7.50	8.58	10.03	11.94
1911.....	4.65	5.04	5.53	6.22	7.10	8.12	9.56	11.47
1912.....	4.45	4.81	5.27	5.92	6.69	7.63	9.09	11.00
1913.....	4.29	4.62	5.03	5.64	6.31	7.24	8.62	10.51
1914.....	4.11	4.42	4.81	5.32	5.93	6.82	8.14	10.02
1915.....	3.95	4.23	4.59	5.03	5.57	6.40	7.63	9.52
1916.....	3.80	4.06	4.38	4.74	5.23	5.96	7.21	9.01
1917.....	3.66	3.90	4.18	4.46	4.90	5.58	6.75	8.51

Net Cost (not deducting cash value) end of								
5 years..	138	150	164	182	206	233	262	297
10 years..	275	298	325	361	407	469	556	666
20 years..	448	497	557	632	730	859	1033	1275

Guaranteed cash value end of								
5 years..	85	95	106	118	131	144	156	168
10 years..	195	216	239	263	287	312	334	353
20 years..	402	452	505	559	613	663	716	765

The above values are on policies issued in 1913, 1906 and 1898.

20 Year Endowment.

Prem.....	45.50	43.16	41.14	39.77	38.00	36.15	34.17	....
1898.....	10.04	10.12	10.22	10.39	10.65	10.99	11.36	....
1899.....	9.53	9.62	9.75	9.96	10.30	10.75	11.16	....
1900.....	9.03	9.13	9.28	9.53	9.94	10.49	10.97	....
Prem.....	43.39	41.97	40.89	39.37	37.77	36.02	34.31	32.85
1901.....	12.80	12.90	13.04	13.27	13.60	14.03	14.48	14.96
1902.....	12.05	12.15	12.31	12.56	12.92	13.46	13.99	14.54

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

ETNA LIFE INSURANCE CO., HARTFORD, CONN.—
(Continued).

20 Year Endowment.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1903.....	11.36	11.46	11.63	11.92	12.34	12.95	13.50	15.45
1904.....	10.70	10.80	10.99	11.30	11.78	12.41	13.00	15.06
1905.....	10.07	10.19	10.39	10.72	11.22	11.86	12.51	14.65
1906.....	9.48	9.60	9.80	10.15	10.70	11.32	12.02	14.25
From.....	49.25	49.71	50.49	51.95	54.52	59.00	66.65	80.20
1907.....	8.63	8.73	8.90	9.25	9.87	10.63	11.67	13.41
1908.....	8.09	8.20	8.37	8.73	9.37	10.09	11.17	12.97
1909.....	7.58	7.68	7.87	8.23	8.84	9.55	10.66	12.52
1910.....	7.09	7.21	7.39	7.75	8.32	9.04	10.16	12.05
1911.....	6.63	6.75	6.94	7.30	7.80	8.52	9.65	11.58
1912.....	6.20	6.31	6.51	6.86	7.30	8.01	9.14	11.09
1913.....	5.79	5.90	6.10	6.45	6.81	7.51	8.64	10.58
1914.....	5.39	5.52	5.71	6.01	6.36	7.02	8.12	10.08
1915.....	5.02	5.15	5.34	5.59	5.90	6.54	7.62	9.57
1916.....	4.67	4.79	4.98	5.18	5.47	6.07	7.12	9.04
1917.....	4.34	4.47	4.65	4.80	5.06	5.61	6.63	8.51

Net Cost (not deducting cash value) end of								
5 years..	231	233	236	238	243	269	295	....
10 years..	436	439	446	457	478	516	561	....
20 years..	785	797	815	844	894	977	1108	....

Guaranteed cash value end of								
5 years..	174	174	174	175	176	176	176	....
10 years..	382	381	381	379	378	377	376	....

The above values are on policies issued in 1913, 1908 and 1898.

Quinquennial Dividends Paid in 1918, and Annual Premiums per \$1,000 of Insurance.

Dividend Period.

Age at Issue	5 Year					
	Whole Life.		20 Pay. Life.		20 Year End.	
	3d Period.		3d Period.		3d Period.	
	Pr.	Div.	Pr.	Div.	Pr.	Div.
25....	21.64	25.25	30.48	34.93	48.39	56.00
35....	27.92	33.34	36.96	43.11	49.89	57.86
45....	38.70	47.58	46.82	55.76	53.77	62.68
55....	58.28	66.10	63.50	70.65	64.31	69.97

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**AMERICAN LIFE INSURANCE COMPANY,
DES MOINES, IA.**

**Reserve: Prior to 1909 Actuaries 4%, Full Preliminary
Term; since American 3½%, Modified
Preliminary Term.**

Annual Dividends Payable in 1918 per \$1,000 of Insurance.

Ordinary Life.

Issue of Prem.....	Age at Issue							
	25	30	35	40	45	50	55	60
1902.....	20.50	23.30	27.10	32.20	39.10	48.50	61.60	79.90
1903.....	3.39	3.89	4.76	6.02	7.55	9.45	12.17	15.78
1904.....	3.30	3.78	4.60	5.81	7.28	9.13	11.77	15.30
1905.....	3.21	3.68	4.44	5.60	7.02	8.82	11.37	14.82
1906.....	3.12	3.58	4.29	5.40	6.77	8.52	10.98	14.35
1907.....	3.05	3.48	4.14	5.20	6.52	8.22	10.59	13.89
1908.....	2.96	3.38	4.00	5.01	6.28	7.93	10.21	13.44
1909.....	2.89	3.28	3.89	4.82	6.05	7.65	9.84	12.99
Prem.....	21.25	24.10	27.80	32.70	39.30	48.35	60.75	78.05
1910.....	3.14	3.60	4.19	5.05	6.27	7.94	10.06	12.89
1911.....	3.05	3.46	4.02	4.86	6.00	7.58	9.60	12.30
1912.....	2.96	3.35	3.87	4.66	5.74	7.21	9.12	11.71
1913.....	2.87	3.26	3.72	4.48	5.48	6.86	8.66	11.12
1914.....	2.79	3.14	3.57	4.31	5.25	6.53	8.23	10.55
1915.....	2.71	3.04	3.44	4.14	5.00	6.20	7.80	10.00
1916.....	2.64	2.93	3.25	4.08	4.87	5.95	7.42	9.55

Endowment at 85.

Prem.....	19.10	21.60	24.85	29.10	35.25	42.90	53.95	69.10
1916.....	.77	.80	.85	.92	1.03	1.22	1.55	2.07

Net Cost (not deducting cash value) end of

5 years..	91	104	120	141	169	208	261	336
10 years..	170	193	224	264	319	394	499	645

Guaranteed cash value end of

5 years..	30	38	48	61	76	94	113	133
10 years..	81	99	123	150	179	209	242	275

The above values are on policies issued in 1913 and 1908.

20 Payment Life.

Prem.....	28.10	31.10	35.00	39.80	46.20	54.80	66.60	83.90
1902.....	3.90	4.57	5.39	6.46	7.75	9.31	11.59	14.72
1903.....	3.83	4.40	5.18	6.21	7.48	9.00	11.24	14.34
1904.....	3.68	4.24	4.97	5.97	7.21	8.69	10.90	13.97
1905.....	3.54	4.08	4.77	5.74	6.95	8.39	10.57	13.61
1906.....	3.41	3.93	4.58	5.52	6.69	8.10	10.25	13.26
1907.....	3.29	3.79	4.40	5.30	6.44	7.82	9.93	12.92
1908.....	3.18	3.65	4.23	5.09	6.20	7.55	9.62	12.59

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**AMERICAN LIFE INSURANCE COMPANY,
DES MOINES, IA.—(Continued).**

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
From.....	30.20	33.15	36.80	41.40	47.35	55.30	66.25	81.85
1900.....	3.76	4.19	4.73	5.51	6.55	7.90	9.89	12.55
1910.....	3.56	3.97	4.49	5.24	6.21	7.49	9.40	11.96
1911.....	3.37	3.77	4.25	4.98	5.89	7.08	8.91	11.37
1912.....	3.18	3.58	4.03	4.73	5.58	6.69	8.43	10.79
1913.....	3.01	3.39	3.81	4.48	5.28	6.31	7.95	10.21
1914.....	2.84	3.20	3.61	4.25	4.99	5.93	7.49	9.64
1915.....	2.68	3.13	3.57	4.20	4.93	5.78	7.21	9.36
From.....	27.30	29.90	33.10	37.15	42.00	48.35	58.00	70.40
1916.....	.82	.85	.91	.97	1.07	1.26	1.57	2.08
Net Cost (not deducting cash value) end of								
5 years..	136	148	164	184	209	244	290	356
10 years..	243	263	300	338	389	459	552	682

Guaranteed cash value end of

5 years..	66	75	85	96	110	123	136	149
10 years..	161	182	207	234	260	284	307	325

The above values are on policies issued in 1913 and 1908.

20 Year Endowment.

Prem.....	43.70	49.60	50.90	53.00	56.40	62.00	71.10	85.50
1902.....	6.27	6.50	6.93	7.61	8.52	9.63	11.37	14.17
1903.....	5.98	6.21	6.64	7.32	8.23	9.35	11.07	13.86
1904.....	5.70	5.93	6.35	7.04	7.95	9.07	10.78	13.56
1905.....	5.43	5.76	6.07	6.77	7.68	8.80	10.49	13.27
1906.....	5.16	5.49	5.80	6.50	7.42	8.54	10.21	12.99
1907.....	4.90	5.23	5.54	6.24	7.17	8.29	9.94	12.72
1908.....	4.65	4.88	5.29	5.99	6.92	8.05	9.68	12.46
From.....	50.10	50.90	52.05	53.90	56.95	62.10	70.45	83.80
1909.....	5.91	6.10	6.41	6.96	7.71	8.73	10.31	12.69
1910.....	5.54	5.73	6.04	6.57	7.39	8.29	9.81	12.12
1911.....	5.18	5.37	5.67	6.20	6.90	7.83	9.31	11.53
1912.....	4.85	5.01	5.33	5.84	6.51	7.40	8.81	10.95
1913.....	4.50	4.68	5.00	5.49	6.13	6.97	8.32	10.37
1914.....	4.18	4.35	4.67	5.16	5.76	6.55	7.84	9.79
1915.....	3.91	4.05	4.39	4.89	5.55	6.08	7.25	9.18
From.....	45.10	45.70	46.60	48.15	50.70	55.10	62.10	73.50
1916.....	.92	.94	.97	1.03	1.12	1.29	1.59	2.08
Net Cost (not deducting cash value) end of								
5 years..	238	231	235	242	253	275	310	366
10 years..	434	440	447	460	483	525	596	706

Guaranteed cash value end of

5 years..	159	157	156	155	154	154	155	158
10 years..	366	365	365	365	364	362	360	357

The above values are on policies issued in 1913 and 1908.

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**AMERICAN LIFE INSURANCE COMPANY,
DES MOINES, IA.—(Continued).**

**Dividends on Full Paid Up Life Policies According to
Attained Ages During 1918 American 4%.**

Age	Age	Age	Age	Age	Age	Age
25 2.31	30 2.52	35 2.78	40 3.07	45 3.43	50 3.89	55 4.40
26 2.35	31 2.57	36 2.83	41 3.13	46 3.51	51 3.99	56 4.51
27 2.39	32 2.61	37 2.89	42 3.19	47 3.60	52 4.09	57 4.62
28 2.43	33 2.67	38 2.95	43 3.27	48 3.69	53 4.19	58 4.74
29 2.47	34 2.72	39 3.01	44 3.35	49 3.79	54 4.29	59 4.86

**ATLANTIC LIFE INSURANCE COMPANY,
RICHMOND, VA.**

**Reserve: Actuaries 4% and American 3½%; Full and
Modified Preliminary Term.**

Annual Dividends Payable in 1918 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	21.85	24.60	28.19	32.95	39.39	48.94	60.43	77.49
1908.....	4.98	5.81	6.91	8.41	10.52	13.42	17.44	23.00
1909.....	4.80	5.58	6.62	8.04	10.04	12.82	16.69	22.13
1910.....	4.62	5.35	6.34	7.68	9.58	12.23	15.96	21.25
1911.....	4.45	5.14	6.07	7.32	9.12	11.65	15.24	20.35
1912.....	4.28	4.93	5.80	6.96	8.68	11.09	14.53	19.48
1913.....	4.13	4.74	5.56	6.66	8.24	10.54	13.86	18.69
Prem.....	20.03	22.59	25.98	30.36	36.35	44.58	55.92	71.71
1914.....	2.45	2.83	3.36	4.09	5.17	6.86	9.42	13.28
1915.....	2.29	2.64	3.12	3.78	4.76	6.31	8.70	12.36
1916.....	2.15	2.46	2.89	3.49	4.37	5.77	8.00	11.44
1917.....	1.87	2.15	2.52	3.04	3.79	5.02	6.98	10.07

20 Payment Life.

Prem.....	30.46	33.36	36.93	41.47	47.35	55.20	65.95	81.69
1908.....	6.52	7.39	8.51	10.04	12.20	15.18	19.36	25.27
1909.....	6.16	6.98	8.03	9.50	11.56	14.44	18.53	24.21
1910.....	5.81	6.58	7.57	8.96	10.92	13.70	17.69	23.34
1911.....	5.47	6.19	7.13	8.45	10.31	12.98	16.85	22.36
1912.....	5.14	5.82	6.71	7.94	9.71	12.29	16.02	21.37
1913.....	4.82	5.47	6.30	7.48	9.13	11.59	15.19	20.40
1914.....	4.52	5.12	5.90	7.02	8.58	10.92	14.39	19.43
1915.....	4.24	4.80	5.58	6.58	8.04	10.27	13.60	18.46
1916.....	3.96	4.48	5.16	6.14	7.54	9.64	12.83	17.51
1917.....	2.98	3.38	3.89	4.63	5.68	7.27	9.73	13.36

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**ATLANTIC LIFE INSURANCE COMPANY,
RICHMOND, VA.—(Continued.)**

20 Year Endowment.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	49.29	50.13	51.37	53.31	56.48	61.63	69.95	....
1908.....	11.36	11.77	12.37	13.30	14.77	17.04	20.53	....
1909.....	10.63	11.03	11.63	12.42	13.98	16.22	19.69	....
1910.....	9.91	10.31	10.91	11.68	13.21	15.42	18.82	....
1911.....	9.23	9.62	10.10	10.97	12.46	14.62	17.95	....
1912.....	8.57	8.96	9.54	10.27	11.72	13.82	17.09	....
1913.....	7.93	8.33	8.89	9.61	11.02	13.06	16.22	....
1914.....	7.33	7.70	8.27	8.96	10.32	12.30	15.38	....
1915.....	6.74	7.12	7.67	8.35	9.66	11.57	14.56	....
1916.....	6.14	6.55	7.09	7.75	9.02	10.86	13.74	....
1917.....	5.06	5.46	6.01	6.68	7.94	9.71	12.46	....

**Dividends on Full Paid Up Life Policies According to
Attained Ages During 1918 American 3½%.**

Age	Age	Age	Age	Age	Age
	35	40	45	50	55
31 7.51	8.00	8.75	9.64		
32 7.62		8.92	9.84		
33 7.75	38 8.44	42 9.08	47 10.06	52 11.24	
34 7.87	39 8.59	43 9.26		53 11.52	
		44 9.44		54 11.80	

**BALTIMORE LIFE INSURANCE COMPANY,
BALTIMORE, MD.**

Reserve: Ordinary Policies, Full Level Premium Method;
Prior to 1912, American 3%; since, American 3½%.

Annual Dividends Payable in 1918 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	22.10	25.45	29.80	35.50	43.25	53.65	67.55	86.35
1899.....	4.65	5.42	6.37	7.48	8.84	10.50	12.53	15.16
Prem.....	21.40	24.30	28.05	32.90	39.45	48.35	60.55	77.50
1900.....	4.51	5.25	6.18	7.27	8.61	10.26	12.29	14.90
1901.....	4.38	5.10	6.00	7.07	8.39	10.02	12.14	14.63
1902.....	4.24	4.93	5.81	6.86	8.15	9.77	11.78	14.35
1903.....	4.11	4.78	5.63	6.65	7.93	9.52	11.52	14.08
1904.....	3.98	4.63	5.45	6.45	7.70	9.27	11.25	13.80
1905.....	3.86	4.48	5.27	6.24	7.46	8.90	10.97	13.51
1906.....	3.74	4.34	5.10	6.04	7.24	8.75	10.69	13.21
1907.....	3.63	4.20	4.94	5.84	7.01	8.50	10.41	12.91

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**BALTIMORE LIFE INSURANCE COMPANY,
BALTIMORE, MD.—(Continued).**

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1908.....	3.51	4.06	4.77	5.63	6.78	8.24	10.12	12.00
1909.....	3.40	3.93	4.61	5.46	6.56	7.98	9.83	12.20
1910.....	3.30	3.80	4.46	5.27	6.34	7.73	9.54	11.90
1911.....	3.19	3.68	4.31	5.09	6.12	7.47	9.25	11.60
Prem.....	19.61	22.32	25.86	30.52	36.82	45.44	57.31	73.21
1912.....	2.68	3.08	3.62	4.31	5.22	6.43	8.03	10.19
1913.....	2.59	2.97	3.49	4.14	5.02	6.19	7.74	9.80
1914.....	2.51	2.87	3.36	3.99	4.83	5.95	7.47	9.54
1915.....	2.43	2.77	3.24	3.83	4.64	5.72	7.19	9.21
1916.....	2.35	2.68	3.12	3.68	4.45	5.49	6.91	8.86

Net Cost (not deducting cash value) end of								
5 years..	88	100	116	137	165	204	257	332
10 years..	186	211	243	285	341	418	525	673

Guaranteed cash value end of								
5 years..	31	41	53	68	86	107	130	154
10 years..	84	102	124	151	181	213	247	281

The above values are on policies issued in 1913 and 1908.

20 Payment Life.

Prem.....	31.70	34.60	38.15	42.55	48.20	55.80	66.15	....
1899.....	7.76	8.56	9.49	10.54	11.74	13.19	14.89	....
1900.....	7.41	8.21	9.10	10.13	11.30	12.71	14.38	....
1901.....	7.14	7.87	8.74	9.73	10.88	12.26	13.91	....
1902.....	6.83	7.54	8.38	9.34	10.46	11.83	13.45	....
1903.....	6.55	7.23	8.03	8.97	10.06	11.41	13.02	....
1904.....	6.27	6.92	7.70	8.61	9.68	11.00	12.60	....
1905.....	6.00	6.62	7.37	8.26	9.30	10.61	12.20	....
1906.....	5.74	6.33	7.06	7.91	8.93	10.22	11.80	....
1907.....	5.48	6.06	6.75	7.58	8.57	9.84	11.41	....
1908.....	5.24	5.79	6.46	7.26	8.23	9.47	11.02	....
1909.....	5.01	5.53	6.17	6.94	7.89	9.11	10.64	....
1910.....	4.78	5.28	5.89	6.64	7.56	8.75	10.27	....
1911.....	4.56	5.04	5.63	6.34	7.23	8.40	9.90	....
Prem.....	28.65	31.49	35.00	39.40	45.09	52.68	63.08	....
1912.....	3.93	4.37	4.89	5.57	6.41	7.49	8.92	....
1913.....	3.75	4.17	4.67	5.31	6.12	7.17	8.57	....
1914.....	3.58	3.98	4.45	5.07	5.85	6.86	8.23	....
1915.....	3.42	3.79	4.24	4.83	5.58	6.56	7.90	....
1916.....	3.26	3.61	4.04	4.60	5.31	6.27	7.57	....

Net Cost (not deducting cash value) end of								
5 years..	129	142	158	177	203	237	283	....
10 years..	278	308	333	371	420	485	576	....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

BALTIMORE LIFE INSURANCE COMPANY,
BALTIMORE, MD.—(Continued).

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Guaranteed cash value end of								
5 years..	73	83	96	109	125	141	157	....
10 years..	178	196	217	241	265	288	308	....

The above values are on policies issued in 1913 and 1908.

20 Year Endowment.

Prem.....	50.40	51.15	52.25	54.05	57.00	61.90	69.95	....
1899.....	13.44	13.62	13.85	14.20	14.69	15.41	16.49	....
1900.....	12.79	12.97	13.21	13.55	14.03	14.75	15.81	....
1901.....	12.17	12.35	12.59	12.93	13.42	14.13	15.21	....
1902.....	11.57	11.75	11.98	12.33	12.82	13.55	14.63	....
1903.....	10.91	11.17	11.41	11.76	12.26	12.99	14.09	....
1904.....	10.44	10.62	10.86	11.21	11.72	12.46	13.58	....
1905.....	9.90	10.09	10.33	10.69	11.20	11.95	13.08	....
1906.....	9.39	9.57	9.82	10.18	10.70	11.46	12.78	....
1907.....	8.90	9.07	9.31	9.68	10.17	10.92	12.05	....
1908.....	8.41	8.60	8.84	9.21	9.74	10.52	11.69	....
1909.....	7.95	8.14	8.38	8.75	9.29	10.08	11.26	....
1910.....	7.51	7.69	7.94	8.31	8.85	9.64	10.83	....
1911.....	7.08	7.27	7.51	7.88	8.42	9.22	10.41	....
Prem.....	48.67	49.32	50.33	51.96	54.74	59.48	67.31	....
1912.....	6.61	6.78	6.98	7.27	7.72	8.42	9.50	....
1913.....	6.26	6.39	6.59	6.88	7.33	8.03	9.11	....
1914.....	5.89	6.06	6.23	6.51	6.96	7.66	8.73	....
1915.....	5.54	5.67	5.87	6.16	6.60	7.29	8.35	....
1916.....	5.20	5.33	5.53	5.81	6.25	6.93	7.98	....

Net Cost (not deducting cash value) end of

5 years..	220	223	227	234	247	267	302	....
10 years..	444	449	458	473	498	539	609	....

Guaranteed cash value end of

5 years..	168	168	168	169	171	174	178	....
10 years..	347	346	346	347	347	347	347	....

The above values are on policies issued in 1913 and 1908.

**Dividends on Full Paid Up Life Policies According to
Attained Ages During 1918 American 3%.**

Age	Age	Age	Age	Age
25 5.34	30 5.78	44 7.42	49 8.17	57 9.48

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

BANKERS LIFE CO., DES MOINES, IA.

Reserve: American $3\frac{1}{2}\%$; Full Level Premium.

Annual Dividends Payable in 1918 per \$1,000 of Insurance

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	19.93	22.69	26.28	31.02	37.42	46.19	58.25	75.00
1898.....	6.81	8.13	9.97	12.42	15.68	19.96	25.39	32.00
1899.....	6.58	7.81	9.56	11.91	15.05	19.22	24.65	31.20
1900.....	6.36	7.52	9.16	11.42	14.45	18.50	23.88	30.40
1901.....	6.14	7.24	8.79	10.95	13.86	17.79	23.08	29.60
1902.....	5.93	6.97	8.44	10.48	13.28	17.08	22.25	28.80
1903.....	5.73	6.72	8.08	10.04	12.72	16.39	21.42	28.00
1904.....	5.55	6.46	7.76	9.60	12.17	15.71	20.60	27.20
1905.....	5.36	6.24	7.45	9.19	11.64	15.04	19.77	26.30
1906.....	5.19	6.02	7.15	8.79	11.11	14.39	18.97	25.30
1907.....	5.03	5.81	6.87	8.41	10.61	13.75	18.17	24.40
1908.....	4.86	5.60	6.60	8.04	10.13	13.12	17.38	23.46
1909.....	4.71	5.41	6.35	7.68	9.65	12.51	16.61	22.51
1910.....	4.56	5.22	6.10	7.35	9.20	11.93	15.86	21.55
1911.....	4.42	5.03	5.87	7.04	8.77	11.35	15.12	20.60
1912.....	4.28	4.86	5.65	6.73	8.35	10.79	14.39	19.66
1913.....	4.15	4.68	5.43	6.45	7.95	10.26	13.60	18.76
1914.....	4.02	4.53	5.22	6.17	7.57	9.74	12.99	17.87
1915.....	3.75	4.26	5.89	5.78	7.07	9.06	11.86	15.86
1916.....	3.63	4.11	4.72	5.54	6.75	8.63	11.33	15.19
1917.....	3.52	3.98	4.55	5.32	6.45	8.21	10.79	14.51

Net Cost (not deducting cash value) end of
5 years.. 84 96 111 131 153 193 241 305

Guaranteed cash value end of
5 years.. 31 41 53 68 86 107 130 154

The above values are on policies issued in 1913.

20 Payment Life.

Prem.....	28.55	31.41	34.97	39.43	45.22	52.95	63.55	78.59
1898.....	9.48	10.69	12.25	14.15	16.41	19.06	22.01	25.21
1899.....	9.07	10.23	11.74	13.62	15.95	18.78	22.22	26.34
1900.....	8.67	9.77	11.23	13.10	15.43	18.38	22.16	26.90
1901.....	8.28	9.34	10.74	12.55	14.89	17.91	21.90	27.08
1902.....	7.92	8.92	10.25	12.02	14.34	17.39	21.49	27.00
1903.....	7.56	8.51	9.77	11.50	13.77	16.80	20.96	26.70
1904.....	7.21	8.12	9.31	10.97	13.19	16.20	20.37	26.24
1905.....	6.87	7.74	8.88	10.45	12.62	15.58	19.70	25.64
1906.....	6.56	7.38	8.45	9.96	12.05	14.94	19.01	24.93
1907.....	6.25	7.03	8.04	9.47	11.48	14.29	18.29	24.14
1908.....	5.95	6.68	7.66	8.98	10.92	13.65	17.56	23.29

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

BANKERS LIFE CO., DES MOINES, IA.—(Continued.)

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1909.....	5.67	6.36	7.27	8.54	10.37	13.01	16.81	22.42
1910.....	5.40	6.04	6.91	8.09	9.84	12.38	16.07	21.53
1911.....	5.18	5.75	6.56	7.68	9.33	11.76	15.31	20.62
1912.....	4.88	5.45	6.22	7.27	8.82	11.15	14.58	19.71
1913.....	4.64	5.17	5.89	6.89	8.34	10.56	13.84	18.81
1914.....	4.40	4.90	5.59	6.52	7.88	9.97	13.13	17.92
1915.....	4.10	4.60	5.24	6.10	7.37	9.29	12.08	15.95
1916.....	3.89	4.37	4.96	5.78	6.97	8.81	11.45	15.25
1917.....	3.68	4.14	4.71	5.47	6.59	8.32	10.87	14.55

Net Cost (not deducting cash value) end of
5 years.. 126 138 153 172 195 226 267 323

Guaranteed cash value end of
5 years.. 73 83 96 109 125 141 157 173

The above values are on policies issued in 1913.

20 Year Endowment.

Prem.....	47.55	48.29	49.43	51.20	54.15	59.08	67.14	80.02
1911.....	6.50	6.90	7.49	8.32	9.67	11.79	15.07	20.12
1912.....	5.98	6.38	6.96	7.77	9.08	11.13	14.32	19.23
1913.....	5.49	5.88	6.45	7.25	8.50	10.49	13.57	18.33
1914.....	5.00	5.40	5.96	6.73	7.93	9.85	12.83	17.44
1915.....	4.65	5.04	5.57	6.28	7.41	9.17	11.74	15.49
1916.....	4.22	4.60	5.13	5.83	6.91	8.61	11.12	14.79
1917.....	3.80	4.19	4.71	5.40	6.44	8.08	10.51	14.07

Net Cost (not deducting cash value) end of
5 years.. 219 221 224 230 240 257 286 332

Guaranteed cash value end of
5 years.. 168 168 168 169 171 174 178 184

The above values are on policies issued in 1913.

10 Year Term.

Prem.....	10.53	11.17	12.17	13.87	16.97	22.58	32.07	47.54
1911.....	1.66	1.83	2.11	2.56	3.43	4.97	7.55	11.72
1912.....	1.65	1.81	2.06	2.48	3.27	4.71	7.12	10.98
1913.....	1.63	1.78	2.02	2.42	3.14	4.48	6.74	10.35
1914.....	1.61	1.76	1.99	2.36	3.02	4.27	6.39	9.81
1915.....	1.36	1.51	1.70	2.01	2.60	3.67	5.36	7.86
1916.....	1.34	1.50	1.68	1.98	2.52	3.56	5.21	7.67
1917.....	1.33	1.49	1.67	1.95	2.47	3.47	5.07	7.53

Net Cost
5 years.. 46 49 53 60 73 96 135 199

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

BANKERS LIFE INSURANCE CO., LINCOLN, NEB.

Reserve: Net Level Premium Plan; Actuaries 4%. (Prior to January 1, 1906, all new policies the first year were valued as Ten Year Term.)

NOTE.—Total business in force December 31, 1917, is reported as \$86,184,033, \$61,600,907 of which is upon the deferred dividend plan.

The annual, quinquennial and deferred dividends stated below are illustrations of such dividends paid during 1917, and are based upon \$1,000 of insurance.

Annual Dividends.

Ordinary Life.

Year of Issue	Age at Issue	Prem.	1917 Div.
1910.....	35	\$26.85	\$6.95

Twenty Payment Life.

1910.....	25	\$27.30	\$6.01
1911.....	25	27.30	5.85
1912.....	25	27.30	5.68
1913.....	45	45.20	9.13
1914.....	35	34.20	6.58

Fifteen Payment Life.

1914.....	25	\$34.25	\$5.32
1911.....	35	41.70	7.30
1911.....	45	52.95	9.86

Quinquennial Dividends.

Twenty Payment Life.

Period	Age at Issue	Prem.	1917 Div.
1st.....	25	\$27.30	\$17.67
1st.....	35	34.20	21.79

Deferred Dividends.

Ordinary Life.

Period	Age at Issue	Prem.	1917 Div.
20th.....	25	\$18.95	\$245.35
20th.....	35	26.85	328.60

Ten Payment Life.

10th.....	25	\$42.40	\$121.23
15th.....	35	40.05	340.93

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

BANKERS LIFE INSURANCE CO., LINCOLN, NEB.—
(Continued).

Fifteen Payment Life.

15th.....	25	\$32.15	\$276.41
20th.....	35	34.20	522.86
15th.....	45	51.80	465.19

Twenty Payment Life.

20th.....	25	\$27.30	\$415.12
-----------	----	---------	----------

BANKERS RESERVE LIFE CO., OMAHA, NEB.

Reserve: Prior to 1910 Actuaries 4% and American 3½ Full Preliminary Term; since American 3½%; Modified Preliminary Term Plan.

Annual Dividends Payable in 1918 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	21.49	24.38	28.11	33.01	39.55	48.48	60.72	....
1908.....	4.56	4.93	5.49	6.60	8.43	10.63	12.89	....
1909.....	4.43	4.77	5.30	6.42	8.15	10.25	12.51	....
1910.....	4.31	4.65	5.11	6.05	7.87	10.05	12.13	....
1911.....	4.19	4.47	4.92	5.81	7.59	9.74	11.75	....
1912.....	4.07	4.31	4.75	5.70	7.32	9.26	11.38	....
1913.....	3.96	4.14	4.57	5.56	7.06	8.89	11.00	....
1914.....	3.75	3.95	4.41	5.34	6.80	8.60	10.62	....
1915.....	3.64	3.87	4.24	5.11	6.55	8.31	10.25	....

Net Cost (not deducting cash value) end of								
5 years..	96	110	127	149	177	217	272	....
10 years..	162	209	242	284	336	409	515	....

Guaranteed cash value end of								
5 years..	34	42	52	64	80	97	116	....
10 years..	82	102	125	154	188	233	281	....

The above values are on policies issued in 1913 and 1908.

20 Payment Life.

Prem.....	31.33	34.76	38.34	42.79	48.52	56.17	66.69	....
1908.....	6.55	7.02	7.62	8.36	9.26	10.66	12.98	....
1909.....	6.28	6.75	7.28	7.94	8.84	10.12	12.20	....
1910.....	6.01	6.44	6.95	7.58	8.43	9.71	12.02	....
1911.....	5.76	6.16	6.63	7.23	8.03	9.22	11.54	....
1912.....	5.52	5.92	6.33	6.85	7.64	8.81	11.08	....

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

BANKERS RESERVE LIFE CO., OMAHA, NEB.—(Con.).

20 Payment Life.

Issue of	Age at Issue						
	25	30	35	40	45	50	55
1913.....	5.29	5.61	6.03	6.51	7.27	8.58	10.62
1914.....	5.06	5.33	5.75	6.24	6.90	8.10	10.16
1915.....	4.85	5.08	5.47	5.90	6.55	7.73	9.72

Net Cost (not deducting cash value) end of							
5 years..	144	153	174	195	222	256	303
10 years..	273	299	331	371	422	489	577

Guaranteed cash value end of							
5 years..	67	76	86	97	110	122	134
10 years..	169	191	215	242	270	297	320

The above values are on policies issued in 1913 and 1908.

20 Year Endowment.

Prem.....	50.53	51.31	52.47	54.31	57.32	62.34	70.51
1908.....	8.09	8.75	9.61	10.90	12.57	14.99	18.58
1909.....	7.51	8.17	9.03	10.32	11.99	14.41	18.01
1910.....	6.95	7.61	8.47	9.76	11.43	13.85	17.46
1911.....	6.41	7.07	7.93	9.22	10.89	13.31	16.92
1912.....	5.89	6.55	7.41	8.70	10.36	12.77	16.35
1913.....	5.40	6.07	6.92	8.12	9.86	12.38	15.87
1914.....	4.93	5.58	6.44	7.64	9.37	11.80	15.36
1915.....	4.47	5.03	5.98	7.21	8.90	11.33	14.87

Net Cost (not deducting cash value) end of							
5 years..	238	240	243	249	253	276	306
10 years..	456	458	463	471	483	519	572

Guaranteed cash value end of							
5 years..	161	160	158	157	156	155	155
10 years..	382	380	379	378	376	374	371

The above values are on policies issued in 1913 and 1908.

BERKSHIRE LIFE INSURANCE COMPANY, PITTSFIELD, MASS.

Reserve: Full Level Premium. Prior to 1900 Actuaries
4%; from 1901 to 1907, inclusive, American 3½%;
since American 3%.

Annual Dividends Payable in 1918 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue						
	25	30	35	40	45	50	55
Prem.....	20.20	23.30	27.30	32.60	39.70	49.20	61.90
1898.....	3.75	4.44	5.36	6.58	8.25	10.49	13.40
1899.....	3.68	4.34	5.23	6.42	8.05	10.25	13.12
1900.....	3.62	4.24	5.11	6.26	7.85	10.00	12.84

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**BERKSHIRE LIFE INSURANCE COMPANY,
PITTSFIELD, MASS.—(Continued).**

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
From.....	21.14	23.96	27.63	32.43	39.03	47.99	60.33	77.47
1901.....	4.32	4.99	5.91	7.17	8.87	11.16	14.24	18.14
1902.....	4.22	4.85	5.72	6.98	8.57	10.80	13.81	17.73
1903.....	4.12	4.71	5.53	6.70	8.27	10.44	13.39	17.30
1904.....	4.01	4.58	5.37	6.47	7.99	10.09	12.96	16.86
1905.....	3.92	4.46	5.20	6.25	7.71	9.74	12.54	16.40
1906.....	3.82	4.35	5.04	6.04	7.45	9.40	12.12	15.91
1907.....	3.74	4.23	4.90	5.84	7.18	9.06	11.71	15.42
From.....	20.14	22.85	26.35	30.94	37.09	45.45	56.93	72.84
1908.....	3.59	4.08	4.73	5.61	6.85	8.55	10.83	14.15
1909.....	3.45	3.90	4.50	5.32	6.48	8.10	10.35	13.51
1910.....	3.31	3.74	4.29	5.05	6.13	7.66	9.81	12.86
1911.....	3.17	3.56	4.08	4.79	5.79	7.23	9.28	12.20
1912.....	3.04	3.40	3.89	4.53	5.46	6.81	8.75	11.56
1913.....	2.92	3.24	3.63	4.28	5.14	6.40	8.25	10.92
1914.....	2.79	3.09	3.50	4.04	4.83	6.00	7.74	10.29
1915.....	2.68	2.95	3.32	3.81	4.53	5.61	7.24	9.66
1916.....	2.56	2.81	3.14	3.59	4.25	5.23	6.75	9.04
1917.....	2.45	2.67	2.97	3.38	3.97	4.86	6.27	8.43

Net Cost (not deducting cash value) end of								
5 years..	87	99	115	136	163	199	243	316
10 years..	173	197	237	267	320	391	483	631
20 years..	323	372	435	517	628	774	967	1235

Guaranteed cash value end of								
5 years..	37	47	59	75	93	114	137	161
10 years..	99	120	146	177	213	251	291	330
20 years..	193	235	282	332	384	434	483	530

The above values are on policies issued in 1913, 1908 and 1898.

20 Payment Life.

From.....	23.10	31.40	35.40	40.40	47.10	55.70	67.20	82.30
1898.....	4.33	4.93	5.67	6.59	7.74	9.15	10.81	12.83
1899.....	4.26	4.84	5.59	6.52	7.72	9.25	11.15	13.65
1900.....	4.19	4.76	5.50	6.44	7.67	9.27	11.36	14.16
From.....	30.05	32.98	36.62	41.18	47.09	54.93	65.81	81.10
1901.....	5.89	6.53	7.36	8.46	9.83	11.62	13.97	17.06
1902.....	5.69	6.30	7.10	8.17	9.54	11.33	13.75	17.00
1903.....	5.50	5.99	6.85	7.99	9.23	11.02	13.47	16.82
1904.....	5.32	5.87	6.61	7.61	8.92	10.70	13.14	16.57
1905.....	5.13	5.67	6.37	7.34	8.61	10.36	12.79	16.25
1906.....	4.96	5.47	6.14	7.07	8.31	10.03	12.42	15.87
1907.....	4.79	5.29	5.93	6.81	8.01	9.69	12.05	15.46

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**BERKSHIRE LIFE INSURANCE COMPANY,
PITTSFIELD, MASS.—(Continued).**

20 Payment Life.

Issue of.	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	30.07	32.83	36.17	40.34	45.69	52.83	62.06	76.86
1908.....	5.06	5.53	6.14	6.94	8.02	9.47	11.50	14.43
1909.....	4.78	5.21	5.78	6.53	7.55	8.95	10.92	13.77
1910.....	4.49	4.90	5.43	6.14	7.10	8.44	10.35	13.13
1911.....	4.23	4.61	5.10	5.75	6.65	7.94	9.77	12.43
1912.....	3.97	4.31	4.78	5.38	6.22	7.43	9.19	11.83
1913.....	3.72	4.04	4.46	5.02	5.80	6.95	8.64	11.14
1914.....	3.48	3.77	4.16	4.67	5.39	6.47	8.07	10.44
1915.....	3.24	3.50	3.86	4.34	5.00	6.00	7.53	9.62
1916.....	3.02	3.25	3.58	4.02	4.62	5.54	6.98	9.11
1917.....	2.80	3.01	3.30	3.70	4.25	5.10	6.45	8.54

Net Cost (not deducting cash value) end of								
5 years..	134	147	161	180	203	234	276	334
10 years..	266	290	319	355	401	460	542	657
20 years..	469	523	583	663	774	907	1082	....

Guaranteed cash value end of								
5 years..	87	97	109	123	137	152	167	181
10 years..	209	231	256	283	312	338	362	383
20 years..	416	469	526	587	648	707	762	812

The above values are on policies issued in 1913, 1908 and 1898.

20 Year Endowment.

Prem.....	43.69	49.69	51.06	53.29	57.09	62.80	71.70	....
1898.....	5.89	6.07	6.29	6.59	7.05	7.69	8.60	....
1899.....	5.81	6.01	6.29	6.68	7.23	8.17	9.47	....
1900.....	5.71	5.95	6.26	6.73	7.43	8.50	10.09	....
Prem.....	49.98	50.74	51.88	53.69	56.70	61.75	70.02	....
1901.....	9.39	9.57	9.86	10.30	10.98	12.06	13.77	....
1902.....	8.98	9.18	9.48	9.95	10.63	11.85	13.70	....
1903.....	8.60	8.79	9.11	9.60	10.36	11.59	13.52	....
1904.....	8.23	8.42	8.74	9.25	10.04	11.29	13.28	....
1905.....	7.86	8.06	8.38	8.89	9.70	10.97	12.99	....
1906.....	7.52	7.72	8.03	8.54	9.35	10.64	12.67	....
1907.....	7.17	7.38	7.70	8.20	9.00	10.29	12.32	....
Prem.....	48.03	48.71	49.75	51.39	54.15	58.76	66.32	....
1908.....	7.69	7.86	8.10	8.50	9.16	10.21	11.89	....
1909.....	7.15	7.31	7.55	7.94	8.59	9.63	11.29	....
1910.....	6.62	6.78	7.02	7.40	8.04	9.06	10.69	....
1911.....	6.11	6.28	6.51	6.87	7.50	8.49	10.09	....
1912.....	5.62	5.78	6.01	6.37	6.96	7.94	9.48	....
1913.....	5.14	5.30	5.53	5.88	6.44	7.38	8.89	....
1914.....	4.68	4.84	5.07	5.41	5.95	6.85	8.29	....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**BERKSHIRE LIFE INSURANCE COMPANY,
PITTSFIELD, MASS.—(Continued).**

20 Year Endowment.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1915.....	4.24	4.39	4.62	4.94	5.46	6.32	7.71	....
1916.....	3.81	3.97	4.18	4.50	4.99	5.80	7.14	....
1917.....	3.40	3.55	3.76	4.07	4.54	5.30	6.57	....
Net Cost (not deducting cash value) end of								
5 years..	219	222	226	232	243	262	293	....
10 years..	434	438	446	459	480	516	577	....
20 years..	858	866	885	915	969	1054	1186	....

Guaranteed cash value end of								
5 years..	177	177	177	178	180	183	186	....
10 years..	408	408	407	408	409	409	408	....
20 years..	1000	1000	1000	1000	1000	1000	1000	....

The above values are on policies issued in 1913, 1908 and 1898.

5 Year Term.

Prem.....	11.02	11.75	12.80	14.38	16.95	21.49	29.12	....
1913.....	2.19	2.36	2.61	2.90	3.60	4.64	6.34	....
1914.....	2.18	2.35	2.59	2.95	3.52	4.49	6.08	....
1915.....	2.17	2.33	2.56	2.91	3.44	4.33	5.84	....
1916.....	2.16	2.32	2.53	2.87	3.36	4.20	5.60	....
1917.....	2.15	2.30	2.51	2.83	3.29	4.06	5.37	....

Net Cost								
5 years..	44	47	51	57	63	86	116	....

**Dividends on Full Paid Up Life Policies According to
Attained Ages During 1913 American 3%.**

Age	Age	Age	Age	Age	Age	Age
25 5.40	30 5.78	35 6.23	40 6.75	45 7.37	50 8.12	55 8.98
26 5.47	31 5.87	36 6.33	41 6.87	46 7.51	51 8.28	56 9.17
27 5.55	32 5.96	37 6.43	42 6.99	47 7.65	52 8.45	57 9.36
28 5.62	33 6.06	38 6.53	43 7.11	48 7.80	53 8.62	58 9.55
29 5.70	34 6.13	39 6.64	44 7.24	49 7.98	54 8.80	59 9.75

Quinquennial Dividends Payable in 1913, and Annual Premiums per \$1,000 of Insurance.

Dividend Period.

Age at Issue	5 Year					
	Whole Life.		20 Pay. Life.		20 Year End.	
	3d Period.	Pr.	3d Period.	Pr.	3d Period.	Pr.
25....	21.14	24.20	30.05	31.20	49.98	46.50
35....	27.63	32.00	36.62	38.60	51.88	49.90
45....	39.02	47.00	47.09	52.00	56.70	57.80
55....	60.33	76.20	....	....	....	....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1913 dividend, and that in some companies this dividend is contingent upon the payment of the 1913 premium.

**BOSTON MUTUAL LIFE INSURANCE COMPANY,
BOSTON, MASS.**

**Reserve: American 3½%. Full Level Premium System
Annual Dividends Payable in 1918 per \$1,000 of Insurance
Ordinary Life.**

Issue of Prem.....	Age at Issue							
	25	30	35	40	45	50	55	60
1908.....	19.90	22.60	26.20	31.00	37.40	45.80	58.00	74.94
1909.....	2.04	2.27	2.61	3.10	3.88	4.99	6.64	9.61
1910.....	1.96	2.17	2.48	2.92	3.63	4.68	6.24	8.82
1911.....	1.88	2.07	2.34	2.75	3.39	4.38	5.84	8.01
1912.....	1.81	1.98	2.23	2.59	3.17	4.08	5.45	7.54
1913.....	1.75	1.88	2.10	2.43	2.95	3.79	5.08	7.03
1914.....	1.67	1.81	2.01	2.29	2.75	3.52	4.69	6.54
1915.....	1.61	1.73	1.91	2.15	2.55	3.25	4.33	6.04
1916.....	1.55	1.64	1.79	2.02	2.36	2.98	3.99	5.61
1916.....	1.49	1.58	1.69	1.90	2.19	2.73	3.65	5.11

20 Payment Life.

Prem.....	23.40	31.15	34.65	39.05	44.75	52.35	62.90	....
1908.....	2.58	2.80	3.12	3.56	4.25	5.23	6.70	....
1909.....	2.43	2.65	2.98	3.34	3.97	4.91	6.31	....
1910.....	2.30	2.49	2.75	3.12	3.70	4.59	5.92	....
1911.....	2.17	2.33	2.58	2.91	3.48	4.27	5.53	....
1912.....	2.04	2.20	2.41	2.70	3.18	3.96	5.16	....
1913.....	1.91	2.06	2.25	2.52	2.93	3.66	4.78	....
1914.....	1.80	1.92	2.09	2.31	2.70	3.35	4.40	....
1915.....	1.69	1.78	1.93	2.16	2.48	3.06	4.05	....
1916.....	1.58	1.67	1.79	1.98	2.27	2.79	3.69	....

20 Year Endowment.

Prem.....	47.80	48.55	49.65	51.30	54.10	58.75	66.65	....
1908.....	3.96	4.06	4.21	4.50	5.04	5.95	7.47	....
1909.....	3.69	3.78	3.94	4.21	4.74	5.62	7.10	....
1910.....	3.43	3.52	3.67	3.93	4.40	5.29	6.72	....
1911.....	3.18	3.26	3.41	3.65	4.12	4.94	6.32	....
1912.....	2.93	3.02	3.16	3.39	3.82	4.60	5.92	....
1913.....	2.70	2.78	2.90	3.12	3.52	4.25	5.51	....
1914.....	2.47	2.55	2.67	2.88	3.25	3.93	5.11	....
1915.....	2.25	2.33	2.44	2.64	2.96	3.61	4.72	....
1916.....	2.03	2.12	2.23	2.41	2.72	3.30	4.34	....

Quinquennial Dividends Paid in 1918, and Annual Premiums per \$1,000 of Insurance.

Age at Issue	Whole Life.		5 Year		20 Year End.	
	20 Pay. Life.		20 Pay. Life.		20 Pay. Life.	
	2d	3d	2d	3d	2d	3d
25....	Pr.	Pr.	Pr.	Pr.	Pr.	Pr.
35....	19.90	19.40	28.40	30.05	47.80	50.00
45....	26.20	25.70	34.65	36.60	49.65	51.90
55....	37.40	36.90	44.75	47.10	54.10	56.70
65....	58.00	58.00	62.60	65.80	66.65	70.00

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**BOSTON MUTUAL LIFE INSURANCE COMPANY,
BOSTON, MASS.—(Continued).**

**Deferred Dividends Payable in 1918, and Annual Premiums
per \$1,000 of Insurance.**

Dividend Period.

Age at Issue	Whole Life.			
	5 Year			
	2d Period.		3d Period.	
	Pr.	Div.	Pr.	Div.
25.....	19.90	9.45	19.40	11.27
35.....	26.20	11.77	25.70	14.94
45.....	37.40	17.03	36.90	23.05
55.....	58.00	29.25	58.00	39.62

Twenty Payment Life.

25.....	28.40	11.53	30.05	14.99
35.....	34.65	13.79	36.60	18.44
45.....	44.75	18.64	47.10	25.32
55.....	62.60	29.62	65.80	38.89

Twenty Year Endowment.

25.....	47.80	17.20	50.00	23.87
35.....	49.65	18.39	51.90	25.16
45.....	54.10	22.14	56.70	29.51
55.....	66.65	33.53	70.00	42.06

CAPITOL LIFE INSURANCE CO., DENVER, COL.

Reserve: American 3½%; prior to 1910 Full Preliminary Term; since Modified Preliminary Term.

**Annual Dividends Paid During Year Ending Aug. 1, 1918,
per \$1,000 of Insurance.**

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	20.15	23.00	26.70	31.65	38.35	47.55	60.25	77.00
1905.....	2.81	3.33	3.98	4.79	5.79	7.00	8.49	10.06
1906.....	2.67	3.16	3.76	4.54	5.50	6.67	8.12	9.67
Prem.....	21.41	24.29	27.88	32.64	39.08	47.93	60.12	77.11
1907.....	2.87	3.33	3.88	4.56	5.40	6.44	7.72	9.30
1908.....	2.74	3.17	3.69	4.32	5.11	6.10	7.34	8.89
1909.....	2.60	3.00	3.48	4.08	4.83	5.77	6.96	8.47
1910.....	2.48	2.85	3.29	3.84	4.55	5.44	6.58	8.05
1911.....	2.36	2.70	3.10	3.61	4.27	5.12	6.21	7.62
1912.....	2.24	2.55	2.92	3.39	4.00	4.79	5.83	7.18
1913.....	2.12	2.41	2.74	3.18	3.72	4.47	5.45	6.75
1914.....	2.01	2.27	2.57	2.96	3.47	4.16	5.07	6.31
1915.....	1.90	2.14	2.41	2.76	3.21	3.84	4.69	5.86

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

CAPITOL LIFE INSURANCE CO., DENVER, COL.—

(Continued)..

Ordinary Life.

Issue of	Age at Issue							60
	25	30	35	40	45	50	55	
Net Cost (not deducting cash value) end of								
5 years..	101	115	132	154	185	227	287	335
Guaranteed cash value end of								
5 years..	33	41	51	64	79	96	115	125

The above values are on policies issued in 1913.

20 Payment Life.

Prem.....	30.25	33.20	36.85	41.40	47.30	55.10	66.40	81.30
1905.....	4.84	5.37	6.00	6.72	7.54	8.46	9.66	10.97
1906.....	4.52	5.01	5.60	6.28	7.07	7.95	9.13	10.45
Prem.....	31.70	34.59	38.14	42.56	48.26	55.83	66.18	80.80
1907.....	4.58	5.02	5.55	6.15	6.85	7.65	8.57	9.63
1908.....	4.28	4.69	5.18	5.74	6.40	7.17	8.24	9.17
1909.....	4.00	4.37	4.82	5.34	5.98	6.70	7.56	8.65
1910.....	3.73	4.08	4.49	4.96	5.56	6.25	7.08	8.15
Prem.....	31.70	34.59	38.14	42.81	48.78	56.66	67.24	81.98
1911.....	3.47	3.78	4.16	4.63	5.28	6.01	6.87	7.93
1912.....	3.22	3.50	3.84	4.32	4.88	5.57	6.40	7.43
1913.....	2.98	3.23	3.54	3.97	4.49	5.14	5.93	6.92
1914.....	2.75	2.97	3.24	3.64	4.12	4.78	5.48	6.53
1915.....	2.52	2.72	2.96	3.32	3.76	4.32	5.02	5.94

Net Cost (not deducting cash value) end of								
5 years..	150	164	181	203	232	269	320	390

Guaranteed cash value end of								
5 years..	70	78	88	100	113	126	139	153

The above values are on policies issued in 1913.

20 Year Endowment.

Prem.....	49.20	50.00	51.40	53.30	56.40	61.60	70.30	83.70
1905.....	8.30	8.38	8.54	8.80	8.94	9.28	9.83	10.55
1906.....	7.61	7.69	7.82	8.02	8.27	8.62	9.19	9.95
Prem.....	50.42	51.16	52.22	54.03	57.12	62.01	70.09	83.14
1907.....	7.19	7.26	7.36	7.52	7.76	8.06	8.53	9.26
1908.....	6.55	6.62	6.72	6.89	7.13	7.45	7.94	8.69
1909.....	5.94	6.01	6.11	6.27	6.53	6.86	7.35	8.13
1910.....	5.35	5.43	5.53	5.69	5.95	6.28	6.79	7.58
1911.....	4.79	4.87	4.97	5.13	5.39	5.73	6.24	7.04
1912.....	4.25	4.33	4.43	4.59	4.85	5.18	5.69	6.50
1913.....	3.73	3.81	3.91	4.07	4.33	4.66	5.17	5.96
1914.....	3.24	3.31	3.41	3.57	3.82	4.15	4.66	5.44
1915.....	2.76	2.83	2.93	3.10	3.34	3.65	4.15	4.91

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

CAPITOL LIFE INSURANCE CO., DENVER, COL.—
(Continued).

20 Year Endowment.

Issue of	Age at Issue							60
	25	30	35	40	45	50	55	
Net Cost (not deducting cash value) end of								
5 years..	242	246	251	259	274	298	336	399
Guaranteed cash value end of								
5 years..	154	158	151	150	149	149	150	153

The above values are on policies issued in 1913.

CEDAR RAPIDS LIFE INSURANCE COMPANY,
CEDAR RAPIDS, IA.

Reserve: Actuaries 4%; Modified and Full Preliminary Term, Premium Refund Policies, American 3½%.

Annual Dividends Payable in 1918 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							60
	25	30	35	40	45	50	55	
Prem.	20.85	23.75	27.40	32.25	38.80	47.45	58.80	....
1906.....	4.26	4.79	5.46	6.31	7.36	8.67	10.25	....
1907.....	4.24	4.75	5.38	6.22	7.30	8.60	10.23	....
1908.....	4.21	4.71	5.31	6.15	7.21	8.47	10.21	....
1909.....	4.19	4.67	5.25	6.06	7.12	8.45	10.16	....
1910.....	4.17	4.64	5.19	5.98	6.99	8.38	10.08	....
1911.....	4.15	4.61	5.14	5.90	6.94	8.28	9.99	....
1912.....	4.14	4.58	5.09	5.81	6.84	8.17	9.88	....
1913.....	4.12	4.55	5.05	5.72	6.72	8.04	9.75	....
1914.....	4.10	4.52	5.00	5.64	6.62	7.91	9.62	....
1915.....	3.53	3.93	4.37	5.06	5.88	6.84	8.06	....
1916.....	3.50	3.89	4.32	4.96	5.76	6.74	7.87	....
1917.....	3.45	3.82	4.25	4.82	5.61	6.58	7.71	....

20 Payment Life.

Prem.	30.05	33.05	36.75	41.35	47.40	55.15	65.45	....
1906.....	6.32	6.83	7.49	8.28	9.21	10.33	11.79	....
1907.....	6.18	6.65	7.29	8.05	9.00	10.14	11.67	....
1908.....	6.04	6.51	7.11	7.85	8.79	9.98	11.50	....
1909.....	5.92	6.37	6.95	7.68	8.62	9.81	11.42	....
1910.....	5.80	6.22	6.78	7.52	8.43	9.63	11.27	....
1911.....	5.70	6.10	6.64	7.32	8.25	9.46	11.12	....
1912.....	5.60	6.00	6.51	7.15	8.07	9.28	10.97	....
1913.....	5.50	5.88	6.38	6.98	7.89	9.10	10.78	....
1914.....	5.41	5.78	6.23	6.83	7.71	8.91	10.61	....
1915.....	4.58	5.00	5.54	6.22	7.26	8.51	10.26	....
1916.....	4.52	4.93	5.45	6.08	7.04	8.29	10.02	....
1917.....	4.36	4.75	5.25	5.85	6.77	7.94	9.60	....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**CEDAR RAPIDS LIFE INSURANCE COMPANY,
CEDAR RAPIDS, IA.—(Continued).**

20 Year Endowment.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	49.15	50.00	51.20	53.10	56.25	61.17	68.74	.....
1906.....	9.41	9.57	9.78	10.09	10.48	11.08	11.96	.....
1907.....	8.96	9.15	9.36	9.68	10.13	10.77	11.75	.....
1908.....	8.55	8.73	8.95	9.30	9.79	10.49	11.55	.....
1909.....	8.17	8.35	8.58	8.95	9.48	10.23	11.37	.....
1910.....	7.80	8.00	8.28	8.62	9.16	9.96	11.17	.....
1911.....	7.47	7.67	7.92	8.29	8.88	9.71	10.96	.....
1912.....	7.16	7.37	7.62	8.00	8.59	9.47	10.76	.....
1913.....	6.85	7.07	7.35	7.70	8.32	9.22	10.56	.....
1914.....	6.58	6.80	7.07	7.44	8.05	8.97	10.34	.....
1915.....	6.27	6.49	6.74	7.15	7.85	8.83	10.22	.....
1916.....	6.04	6.24	6.50	6.91	7.59	8.57	9.96	.....
1917.....	5.59	5.80	6.08	6.50	7.17	8.14	9.49	.....

CENTRAL LIFE INSURANCE CO., OTTAWA, ILL.

Reserve: American $3\frac{1}{2}\%$; Modified Preliminary Term
"Illinois Standard."

Business issued in 1917 will receive a dividend at the end
of the first year contingent upon the payment of
the second premium.

Annual Dividends Payable in 1918 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	20.40	23.25	26.90	31.75	38.30	47.25	59.60	76.75
1908.....	3.66	4.19	4.87	5.87	6.78	7.67	8.54	8.95
1909.....	3.53	4.03	4.66	5.57	6.56	7.45	8.36	8.91
1910.....	3.40	3.88	4.47	5.31	6.34	7.22	8.18	8.83
1911.....	3.28	3.72	4.27	5.05	6.14	6.99	7.96	8.72
1912.....	3.17	3.57	4.08	4.80	5.92	6.75	7.73	8.58
1913.....	3.06	3.43	3.91	4.57	5.60	6.50	7.48	8.40
1914.....	2.95	3.30	3.73	4.34	5.29	6.27	7.23	8.19
1915.....	2.85	3.17	3.56	4.13	5.00	6.03	6.97	7.97
1916.....	2.75	3.05	3.41	3.92	4.72	5.79	6.70	7.72
1917.....	2.66	2.92	3.25	3.73	4.44	5.56	6.43	7.45

20 Payment Life.

Prem.....	29.30	32.15	35.65	40.00	45.60	53.10	63.35	77.25
1908.....	5.30	5.70	6.21	6.86	7.30	7.61	7.66	7.05
1909.....	5.05	5.42	5.88	6.47	6.97	7.29	7.33	6.91
1910.....	4.81	5.15	5.56	6.09	6.65	6.97	7.10	6.75

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

CENTRAL LIFE INSURANCE CO., OTTAWA, ILL.—

(Continued).

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1911.....	4.58	4.88	5.26	5.74	6.34	6.64	6.81	6.57
1912.....	4.35	4.62	4.97	5.40	6.04	6.32	6.51	6.86
1913.....	4.13	4.38	4.69	5.07	5.63	6.00	6.20	6.14
1914.....	3.93	4.14	4.42	4.75	5.24	5.69	5.89	5.88
1915.....	3.73	3.92	4.15	4.44	4.87	5.37	5.57	5.61
1916.....	3.54	3.70	3.90	4.14	4.51	5.07	5.25	5.33
1917.....	3.35	3.48	3.66	3.86	4.16	4.78	4.92	5.08

20 Year Endowment.

Prem.....	48.25	49.10	50.25	52.05	55.00	59.95	68.05	81.15
1908.....	8.74	8.88	9.02	9.30	9.45	9.57	9.63	9.41
1909.....	8.24	8.38	8.51	8.77	9.00	9.16	9.29	9.21
1910.....	7.75	7.88	8.01	8.26	8.57	8.75	8.94	9.02
1911.....	7.28	7.41	7.53	7.77	8.15	8.35	8.59	8.79
1912.....	6.83	6.97	7.07	7.28	7.75	7.94	8.24	8.56
1913.....	6.39	6.52	6.63	6.83	7.25	7.56	7.88	8.29
1914.....	5.98	6.09	6.20	6.38	6.77	7.17	7.58	8.02
1915.....	5.58	5.69	5.78	5.96	6.30	6.80	7.17	7.73
1916.....	5.19	5.30	5.39	5.55	5.86	6.43	6.82	7.42
1917.....	4.82	4.93	5.01	5.15	5.44	6.00	6.46	7.09

CENTRAL STATES LIFE INSURANCE COMPANY, CRAWFORDSVILLE, IND.

Modified Preliminary Term Plan; American 3½%.

Annual Dividends Payable per \$1,000 of Insurance During
Year Ending July 1, 1918.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	21.51	24.30	27.95	32.79	39.33	48.32	.....	.....
1910.....	4.54	5.08	5.88	6.86	8.24	10.12	.....	.....
1911.....	4.32	4.84	5.60	6.53	7.85	9.64	.....	.....
1912.....	4.10	4.60	5.32	6.20	7.46	9.16	.....	.....
1913.....	3.88	4.36	5.04	5.88	7.07	8.68	.....	.....
1914.....	3.66	4.12	4.76	5.56	6.68	8.20	.....	.....
1915.....	3.44	3.88	4.48	5.24	6.29	7.22	.....	.....
1916.....	3.22	3.64	4.20	4.92	5.90	7.24	.....	.....
1917.....	3.00	3.40	3.92	4.60	5.51	6.76	.....	.....

NOTE,— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**CENTRAL STATES LIFE INSURANCE COMPANY,
CRAWFORDSVILLE, IND.—(Continued).**

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	30.32	33.30	36.94	41.59	47.25	55.14	.....	.....
1910.....	5.25	5.60	6.09	6.76	7.78	8.91	.....	.....
1911.....	5.03	5.36	5.81	6.44	7.41	8.46	.....	.....
1912.....	4.23	5.03	5.44	6.02	6.94	7.91	.....	.....
1913.....	4.43	4.70	5.07	5.61	6.47	7.36	.....	.....
1914.....	4.13	4.37	4.70	5.19	6.00	6.81	.....	.....
1915.....	3.83	4.04	4.33	4.78	5.53	6.26	.....	.....
1916.....	3.96	4.33	4.80	5.41	6.14	7.17	.....	.....
1917.....	3.64	4.00	4.45	4.99	5.67	6.62	.....	.....

20 Year Endowment.

Prem.....	49.92	50.65	51.75	53.56	56.64	61.90	.....	.....
1910.....	7.99	8.07	8.25	8.45	9.04	9.87	.....	.....
1911.....	7.49	7.57	7.73	7.91	8.47	9.25	.....	.....
1912.....	6.99	7.06	7.22	7.37	7.90	8.63	.....	.....
1913.....	6.49	6.56	6.71	6.84	7.34	8.02	.....	.....
1914.....	5.99	6.06	6.20	6.41	6.80	7.41	.....	.....
1915.....	5.49	5.56	5.69	5.88	6.23	6.80	.....	.....
1916.....	4.99	5.06	5.17	5.23	5.66	6.19	.....	.....
1917.....	4.50	4.56	4.66	4.82	5.10	5.58	.....	.....

**CENTRAL STATES LIFE INSURANCE COMPANY,
ST. LOUIS, MO.**

Reserve: American 3½%; Modified Preliminary Term.

Annual Dividends Payable in 1918 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	19.86	22.61	26.18	30.90	37.29	46.01	58.03	74.73
1913.....	2.33	2.70	3.16	3.77	4.59	5.65	7.06	8.96
1914.....	2.20	2.55	2.97	3.53	4.30	5.28	6.63	8.45
1915.....	2.08	2.39	2.78	3.30	4.00	4.92	6.19	7.94
1916.....	1.97	2.24	2.60	3.07	3.70	4.55	5.77	7.43
1917.....	1.78	1.98	2.29	2.70	3.27	4.02	5.07	6.53

Net Cost (not deducting cash value) end of

5 years..	89	101	117	138	167	206	259	339
-----------	----	-----	-----	-----	-----	-----	-----	-----

Guaranteed cash value end of

5 years..	29	37	47	59	75	92	111	131
-----------	----	----	----	----	----	----	-----	-----

The above values are on policies issued in 1918.

NOTE,—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**CENTRAL STATES LIFE INSURANCE COMPANY,
ST. LOUIS, MO.—(Continued).**

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	28.78	31.63	35.17	39.60	45.35	53.00	63.51	...
1913.....	3.42	3.79	4.26	4.83	5.58	6.50	7.74	...
1914.....	3.16	3.50	3.93	4.46	5.15	6.02	7.22	...
1915.....	2.90	3.21	3.60	4.08	4.73	5.55	6.70	...
1916.....	2.65	2.93	3.28	3.75	4.83	5.10	6.18	...
1917.....	2.80	2.54	2.85	3.24	3.77	4.44	5.41	...

Net Cost (not deducting cash value) end of
5 years.. 129 142 158 178 203 236 284 ...

Guaranteed cash value end of
5 years.. 65 74 84 96 109 122 135 ...

The above values are on policies issued in 1913.

20 Year Endowment.

Prem.....	48.71	49.39	50.43	52.12	54.96	59.77	67.73	...
1913.....	6.02	6.12	6.25	6.49	6.84	7.40	8.31	...
1914.....	5.46	5.56	5.69	5.92	6.27	6.82	7.72	...
1915.....	4.92	5.02	5.15	5.38	5.71	6.25	7.13	...
1916.....	4.41	4.49	4.63	4.84	5.17	5.70	6.56	...
1917.....	3.54	3.65	3.80	4.04	4.37	4.88	5.68	...

Net Cost (not deducting cash value) end of
5 years.. 219 222 227 244 246 268 303 ...

Guaranteed cash value end of
5 years.. 160 158 157 155 155 155 156 ...

The above values are on policies issued in 1913.

COLUMBIA LIFE INSURANCE CO., CINCINNATI, O.

Form of Valuation: Actuaries' 4% full preliminary term on Interstate Life business issued before November 1, 1901. All other business, American 3½%. Prior to August 13, 1904, whole life and twenty-payment life, modified preliminary term plan. All business since, full preliminary term (see preface).

Annual Dividends Payable in 1918 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	20.63	23.35	26.88	31.55	37.85	46.49	58.37	74.88
1910.....	2.81	3.16	3.65	4.34	5.37	6.93	9.19	12.48
1911.....	2.70	3.00	3.42	4.00	4.91	6.28	8.31	11.32

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

COLUMBIA LIFE INSURANCE CO., CINCINNATI, O.—
(Continued).

Ordinary Life.

Issue of	Age at Issue						
	25	30	35	40	45	50	55
1912.....	2.61	2.88	3.27	3.79	4.62	5.90	7.82
1913.....	2.52	2.77	3.12	3.60	4.35	5.53	7.33
1914.....	2.43	2.66	2.97	3.40	4.08	5.17	6.86
1915.....	2.34	2.55	2.83	3.23	3.84	4.83	6.40
1916.....	2.26	2.45	2.70	3.05	3.60	4.50	5.95
1917.....	2.18	2.33	2.57	2.87	3.36	4.17	5.50

20 Payment Life.

Prem.....	23.90	31.74	35.25	39.63	45.25	52.73	62.95
1910.....	3.46	3.81	4.28	4.91	5.89	7.27	9.38
1911.....	3.19	3.49	3.88	4.44	5.26	6.50	8.35
1912.....	3.01	3.29	3.66	4.17	4.92	6.10	7.84
1913.....	2.84	3.09	3.42	3.90	4.59	5.67	7.33
1914.....	2.67	2.90	3.19	3.62	4.25	5.26	6.83
1915.....	2.51	2.71	2.98	3.38	3.93	4.86	6.34
1916.....	2.35	2.53	2.77	3.13	3.63	4.48	5.86
1917.....	2.19	2.35	2.56	2.88	3.33	4.10	5.38

20 Year Endowment.

Prem.....	48.12	48.72	49.69	51.27	53.93	58.56	66.24
1910.....	4.95	5.14	5.38	5.81	6.51	7.57	9.57
1911.....	4.44	4.55	4.76	5.08	5.66	6.67	8.35
1912.....	4.12	4.23	4.44	4.75	5.30	6.29	7.91
1913.....	3.76	3.87	4.06	4.36	4.89	5.82	7.37
1914.....	3.40	3.52	3.70	3.99	4.48	5.35	6.84
1915.....	3.07	3.18	3.37	3.63	4.08	4.91	6.31
1916.....	2.74	2.85	3.02	3.29	3.70	4.48	5.80
1917.....	2.41	2.52	2.68	2.94	3.33	4.03	5.30

COLUMBIA LIFE INSURANCE CO., FREMONT, NEB.

Reserve: Actuaries 4% Full Preliminary Term Plan.

Annual Dividends Payable During Year Beginning Feb. 1,
1918, per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue						
	25	30	35	40	45	50	55
Prem.....	19.90	22.73	26.46	31.43	37.99	46.62	58.16
1911.....	4.14	4.65	5.29	6.30	7.80	9.87	12.72
1912.....	3.96	4.43	5.01	5.89	7.28	9.22	11.91
1913.....	3.77	4.21	4.76	5.52	6.79	8.59	11.11
1914.....	3.61	4.01	4.50	5.15	6.28	7.98	10.33
1915.....	3.32	3.64	4.10	4.66	5.64	7.14	9.26
1916.....	3.04	3.32	3.71	4.17	4.99	6.31	8.22
1917.....	2.76	2.99	3.33	3.73	4.35	5.50	7.21

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

COLUMBIA LIFE INSURANCE CO., FREMONT, WEB.—
(Continued).

20 Payment Life.

	Age at Issue							
Issue of	25	30	35	40	45	50	55	60
Prem.....	26.53	29.59	33.28	38.03	44.17	52.10	62.51	76.67
1909.....	5.54	6.15	6.90	8.10	9.74	11.89	14.94	19.35
1910.....	5.18	5.76	6.45	7.54	9.08	11.15	14.09	18.37
1911.....	4.85	5.39	6.02	6.98	8.43	10.44	13.23	17.89
1912.....	4.52	5.03	5.62	6.45	7.80	9.72	12.39	16.85
1913.....	4.23	4.68	5.23	5.95	7.22	9.01	11.55	15.41
Prem.....	27.14	30.29	34.12	38.85	44.94	52.66	63.02	75.66
1914.....	3.99	4.40	4.91	5.54	6.64	8.23	10.48	13.85
1915.....	3.70	4.07	4.54	5.10	6.05	7.55	9.65	12.86
1916.....	3.42	3.77	4.18	4.69	5.50	6.88	8.80	11.87
1917.....	2.79	3.06	3.38	3.77	4.38	5.53	7.21	9.74

20 Year Endowment.

Prem.....	45.69	46.95	48.52	50.95	54.49	59.55	67.03	....
1911.....	6.92	7.21	7.58	8.25	9.35	10.93	13.82	....
1912.....	6.23	6.55	6.92	7.54	8.59	10.15	12.44	....
1913.....	5.59	5.91	6.28	6.82	7.82	9.35	11.57	....
1914.....	4.98	5.30	5.67	6.17	7.12	8.59	10.67	....
1915.....	4.39	4.70	5.07	5.54	6.41	7.83	9.85	....
1916.....	3.82	4.13	4.50	4.97	5.75	7.07	9.08	....
1917.....	3.00	3.27	3.62	4.01	4.62	5.80	7.49	....

10 Year Term.

Prem.....	12.30	13.23	14.41	16.32	19.70	25.00	32.98	....
1911.....	2.90	3.16	3.50	4.15	5.32	7.06	9.68	....
1912.....	2.73	2.98	3.29	3.83	4.88	6.43	8.75	....
1913.....	2.68	2.91	3.22	3.69	4.64	6.09	8.20	....
1914.....	2.63	2.84	3.13	3.54	4.40	5.71	7.67	....
1915.....	2.56	2.77	3.05	3.41	4.14	5.39	7.17	....
1916.....	2.50	2.70	2.97	3.28	3.91	5.04	6.71	....
1917.....	2.37	2.55	2.79	3.08	3.58	4.55	6.01	....

COLUMBUS MUTUAL LIFE INSURANCE COMPANY,
COLUMBUS, O.

Reserve: American $3\frac{1}{2}\%$. Modified Preliminary Term Plan.

Annual Dividends Payable During Year Beginning April 1, 1918, per \$1,000 of Insurance.

Ordinary Life.

	Age at Issue							
Issue of	25	30	35	40	45	50	55	60
Prem.....	20.63	23.35	26.88	31.55	37.85	46.49	58.37	74.88
1908.....	5.57	6.34	7.29	8.61	10.08	12.04	15.76	21.09
1909.....	5.43	6.16	7.07	8.35	9.81	11.72	15.15	20.31

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**COLUMBUS MUTUAL LIFE INSURANCE COMPANY,
COLUMBUS, O.—(Continued).**

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1910.....	5.30	5.99	6.86	8.10	9.54	11.40	14.54	19.53
1911.....	5.17	5.83	6.65	7.85	9.28	11.09	13.94	18.79
1912.....	5.05	5.68	6.45	7.62	9.02	10.78	13.34	18.00
1913.....	4.94	5.54	6.25	7.39	8.76	10.47	12.82	17.26
1914.....	4.83	5.40	6.07	7.17	8.51	10.16	12.42	16.53
1915.....	4.73	5.27	5.90	6.95	8.24	9.86	12.02	15.79
1916.....	4.63	5.15	5.74	6.74	8.01	9.58	11.66	15.00
1917.....	3.22	3.62	4.10	4.73	5.57	6.71	8.25	10.36

20 Payment Life.

Prem.....	29.17	31.99	35.50	39.99	45.58	53.19	63.63	78.35
1908.....	6.48	7.22	8.15	9.31	10.63	12.48	15.94	21.05
1909.....	6.23	6.92	7.84	8.96	10.28	12.09	15.30	20.29
1910.....	5.99	6.64	7.54	8.62	9.94	11.71	14.67	19.53
1911.....	5.77	6.38	7.24	8.30	9.60	11.33	14.04	18.73
1912.....	5.56	6.14	6.95	7.99	9.27	10.96	13.42	18.03
1913.....	5.35	5.90	6.66	7.68	8.94	10.59	12.88	17.28
1914.....	5.14	5.66	6.39	7.37	8.61	10.22	12.42	16.54
1915.....	4.95	5.44	6.13	7.06	8.28	9.86	12.00	15.80
1916.....	4.76	5.22	5.88	6.76	7.96	9.51	11.61	15.06
1917.....	3.07	3.41	3.88	4.47	5.27	6.38	7.92	10.11

20 Year Endowment.

Prem.....	48.28	49.01	50.12	51.88	54.79	59.68	67.66	....
1908.....	9.05	9.52	10.25	11.03	12.11	13.68	18.26	....
1909.....	8.58	9.04	9.74	10.58	11.68	13.22	17.61	....
1910.....	8.12	8.58	9.25	10.13	11.25	12.77	16.96	....
1911.....	7.68	8.13	8.78	9.69	10.82	12.33	16.31	....
1912.....	7.25	7.70	8.34	9.25	10.40	11.90	15.67	....
1913.....	6.84	7.29	7.92	8.82	9.98	11.48	15.12	....
1914.....	6.43	6.88	7.51	8.40	9.56	11.07	14.61	....
1915.....	6.05	6.49	7.10	7.98	9.15	10.66	14.17	....
1916.....	5.70	6.12	6.70	7.58	8.74	10.26	13.81	....
1917.....	5.19	5.58	5.86	6.03	6.59	7.43	....	....

10 Year Term.

Prem.....	11.79	12.51	13.63	15.54	19.01	25.33	35.93	53.39
1909.....	3.00	3.35	3.83	4.32	5.23	6.82	9.15	12.33
1910.....	2.96	3.30	3.74	4.18	5.03	6.55	8.85	12.04
1911.....	2.92	3.25	3.67	4.06	4.84	6.30	8.54	11.73
1912.....	2.90	3.20	3.60	3.95	4.67	6.05	8.24	11.41
1913.....	2.87	3.16	3.53	3.85	4.50	5.82	7.95	11.07
1914.....	2.85	3.13	3.47	3.75	4.34	5.59	7.65	10.73
1915.....	2.83	3.09	3.41	3.67	4.20	5.38	7.36	10.39
1916.....	2.80	3.05	3.34	3.59	4.07	5.17	7.09	10.05
1917.....	2.77	3.02	3.28	3.51	3.94	4.93	6.82	9.70

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

COMMONWEALTH LIFE, OMAHA.

Reserve: Modified Preliminary Term, American 3½%
Deferred Dividends Payable in 1918.

Dividend Period.

Age at Issue	5 Year					
	Whole Life.		20 Payment Life.		20 Year Endow.	
	1st Period.		1st Period.		1st Period.	
	Pr.	Div.	Pr.	Div.	Pr.	Div.
25....	20.80	7.25	29.10	7.25	47.10	9.31
35....	26.40	7.75	34.80	7.75	48.60	17.13
45....	36.20	8.25	43.80	8.25	52.40	17.63
55....	54.50	8.75	59.80	8.75	63.40	18.13

CONNECTICUT GENERAL LIFE INSURANCE CO., HARTFORD, CONN.

Reserve: Net Level Premium; Prior to January, 1901,
Actuaries 4%; since American 3½%.

Annual Dividends Payable in 1918 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	19.68	22.35	25.88	30.55	36.86	45.49	57.37	73.88
1901.....	5.14	6.02	7.12	8.52	10.27	12.48	15.26	18.80
1902.....	4.98	5.82	6.88	8.23	9.95	12.11	14.88	18.39
1903.....	4.83	5.62	6.64	7.96	9.63	11.76	14.48	17.99
1904.....	4.68	5.44	6.42	7.69	9.31	11.40	14.07	17.56
1905.....	4.53	5.26	6.20	7.42	9.00	11.03	13.67	17.14
1906.....	4.39	5.08	5.98	7.16	8.69	10.67	13.26	16.68
1907.....	3.90	4.57	5.42	6.55	8.04	9.97	12.51	15.88
1908.....	3.77	4.41	5.22	6.31	7.73	9.61	12.09	15.42
1909.....	3.64	4.24	5.02	6.06	7.44	9.26	11.69	14.95
1910.....	3.52	4.09	4.84	5.82	7.15	8.91	11.27	14.48
1911.....	3.40	3.94	4.65	5.59	6.87	8.57	10.87	14.01
1912.....	3.28	3.80	4.47	5.37	6.59	8.24	10.46	13.53
1913.....	3.17	3.66	4.31	5.16	6.32	7.90	10.06	13.06
1914.....	3.06	3.53	4.14	4.94	6.06	7.57	9.67	12.58
1915.....	2.96	3.40	3.97	4.75	5.80	7.26	9.27	12.11
1916.....	2.86	3.28	3.82	4.55	5.55	6.94	8.89	11.63
Prem. Oct. 1, 1917.....	18.12	20.63	23.89	28.20	34.02	41.99	52.96	68.20
	2.10	2.87	2.72	2.97	3.31	3.47	4.09	5.48

Net Cost (not deducting cash value) end of

5 years..	83	95	109	129	155	191	240	309
10 years..	165	187	216	254	306	376	474	611
15 years..	243	276	318	375	451	558	705	912

NOTE.—In computing the net cost if policy is surrendered it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**CONNECTICUT GENERAL LIFE INSURANCE CO.,
HARTFORD, CONN.—(Continued).**

Issue of	Ordinary Life.							
	Age at Issue							
Guaranteed cash value end of	25	30	35	40	45	50	55	60
5 years..	28	38	50	65	84	105	128	144
10 years..	79	100	125	156	192	230	271	311
15 years..	133	164	202	245	293	342	392	439

The above values are on policies issued in 1913, 1908 and 1903.

20 Payment Life.									
Prem.....	28.18	31.00	34.50	38.89	44.58	52.19	62.63	77.21	
1901.....	7.97	8.90	10.06	11.48	13.21	15.37	18.11	21.51	
1902.....	7.63	8.52	9.63	11.01	12.72	14.86	17.62	21.17	
1903.....	7.30	8.16	9.23	10.56	12.23	14.36	17.12	20.74	
1904.....	7.00	7.81	8.83	10.12	11.76	13.85	16.60	20.21	
1905.....	6.69	7.47	8.45	9.70	11.29	13.34	16.08	19.74	
1906.....	6.40	7.15	8.08	9.28	10.83	12.85	15.55	19.22	
1907.....	5.77	6.48	7.38	8.52	10.02	12.01	14.67	18.21	
1908.....	5.51	6.18	7.03	8.14	9.59	11.52	14.15	17.73	
1909.....	5.25	5.89	6.71	7.76	9.16	11.05	13.62	17.17	
1910.....	5.00	5.62	6.39	7.40	8.74	10.58	13.09	16.59	
1911.....	4.76	5.34	6.09	7.05	8.34	10.12	12.57	16.03	
1912.....	4.54	5.08	5.79	6.70	7.94	9.67	12.06	15.43	
1913.....	4.31	4.84	5.51	6.38	7.56	9.23	11.56	14.85	
1914.....	4.10	4.60	5.23	6.06	7.20	8.80	11.06	14.23	
1915.....	3.90	4.36	4.97	5.76	6.84	8.37	10.57	13.71	
1916.....	3.70	4.14	4.71	5.46	6.50	7.97	10.10	13.14	
1917.....	3.51	3.93	4.47	5.19	6.17	7.58	9.63	12.53	

Net Cost (not deducting cash value) end of									
5 years..	121	133	148	166	189	219	260	311	
10 years..	240	263	291	326	371	432	514	621	
15 years..	352	386	428	480	548	639	765	945	

Guaranteed cash value end of									
5 years..	71	81	93	107	123	139	165	179	
10 years..	174	196	222	251	281	310	337	359	
15 years..	293	328	367	409	451	490	522	544	

The above values are on policies issued in 1913, 1908 and 1903.

20 Year Endowment.									
Prem.....	47.23	48.02	49.13	50.89	53.79	58.63	66.66	79.43	
1901.....	13.35	13.67	14.12	14.74	15.62	16.94	18.89	21.76	
1902.....	12.63	12.96	13.41	14.05	14.98	16.34	18.39	21.41	
1903.....	11.93	12.26	12.73	13.39	14.33	15.75	17.85	21.00	
1904.....	11.26	11.60	12.06	12.73	13.70	15.15	17.31	20.54	
1905.....	10.62	10.96	11.48	12.10	13.09	14.56	16.75	20.03	
1906.....	10.01	10.34	10.82	11.49	12.48	13.97	16.17	19.49	
1907.....	9.07	9.40	9.88	10.55	11.55	13.04	15.25	18.53	

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**CONNECTICUT GENERAL LIFE INSURANCE CO.,
HARTFORD, CONN.—(Continued).**

20 Year Endowment.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1908.....	8.49	8.84	9.31	9.98	10.98	12.47	14.68	17.99
1909.....	7.95	8.29	8.77	9.43	10.42	11.90	14.10	17.41
1910.....	7.42	7.77	8.23	8.89	9.88	11.36	13.54	16.81
1911.....	6.92	7.26	7.73	8.38	9.35	10.81	12.97	16.21
1912.....	6.44	6.78	7.25	7.89	8.85	10.28	12.42	15.61
1913.....	5.98	6.32	6.78	7.42	8.34	9.77	11.87	15.01
1914.....	5.52	5.87	6.33	6.95	7.87	9.27	11.33	14.42
1915.....	5.10	5.43	5.89	6.52	7.41	8.77	10.81	13.84
1916.....	4.69	5.02	5.48	6.09	6.97	8.30	10.28	13.25
1917.....	4.29	4.62	5.07	5.68	6.54	7.84	9.77	12.67

Net Cost (not deducting cash value) end of								
5 years..	211	213	216	222	232	249	279	328
10 years..	413	417	424	435	455	491	551	650
15 years..	602	609	620	638	669	725	819	973

Guaranteed cash value end of								
5 years..	165	165	166	167	169	172	176	182
10 years..	386	385	385	386	387	387	388	388
15 years..	637	637	636	634	632	627	618	604

The above values are on policies issued in 1913, 1908 and 1903.

**Dividends on Full Paid Up Life Policies According to
Attained Ages During 1918 American 3½%.**

Age	Age	Age	Age	Age	Age	Age	Age
25 4.38	30 4.73	35 5.15	40 5.64	45 6.23	50 6.93	55 7.55	
26 4.44	31 4.80	36 5.24	41 5.75	46 6.36	51 7.09	56 7.93	
27 4.51	32 4.88	37 5.33	42 5.86	47 6.48	52 7.25	57 8.11	
28 4.58	33 4.96	38 5.43	43 5.98	48 6.64	53 7.41	58 8.30	
29 4.65	34 5.05	39 5.53	44 6.10	49 6.78	54 7.59	59 8.49	

**CONNECTICUT MUTUAL LIFE INSURANCE CO.,
HARTFORD, CONN.**

Reserve: American 3%. Net Level Premium Basis.

Annual Dividends Payable in 1918 per \$1,000 of insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	20.14	22.85	26.35	30.94	37.08	45.45	56.93	72.83
1898.....	5.85	6.59	7.78	9.22	10.95	13.06	15.63	18.83
1899.....	5.45	6.35	7.50	8.90	10.61	12.69	15.24	18.41

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**CONNECTICUT MUTUAL LIFE INSURANCE CO.,
HARTFORD, CONN.—(Continued).**

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1900.....	5.26	6.12	7.23	8.59	10.25	12.31	14.85	18.00
1901.....	5.07	5.90	6.96	8.28	9.90	11.92	14.44	17.57
1902.....	4.88	5.68	6.70	7.97	9.56	11.53	14.02	17.15
1903.....	4.71	5.47	6.44	7.67	9.21	11.14	13.59	16.71
1904.....	4.54	5.26	6.19	7.38	8.87	10.75	13.17	16.26
1905.....	4.37	5.06	5.94	7.08	8.53	10.36	12.73	15.79
1906.....	4.21	4.87	5.70	6.79	8.19	9.97	12.29	15.31
1907.....	4.05	4.67	5.48	6.51	7.85	9.59	11.85	14.82
1908.....	3.90	4.48	5.24	6.23	7.52	9.20	11.40	14.32
1909.....	3.75	4.31	5.03	5.97	7.19	8.81	10.95	13.82
1910.....	3.61	4.13	4.81	5.70	6.88	8.43	10.51	13.20
1911.....	3.47	3.96	4.60	5.44	6.56	8.05	10.07	12.79
1912.....	3.34	3.80	4.40	5.19	6.25	7.68	9.62	12.28
1913.....	3.20	3.64	4.21	4.95	5.95	7.31	9.19	11.75
1914.....	3.08	3.48	4.02	4.71	5.65	6.96	8.74	11.24
1915.....	2.95	3.33	3.83	4.49	5.37	6.59	8.31	10.71
1916.....	2.83	3.19	3.65	4.26	5.10	6.24	7.88	10.20
1917.....	2.72	3.05	3.47	4.04	4.82	5.90	7.45	9.68

Net Cost (not deducting cash value) end of

5 years..	86	98	113	132	159	194	243	311
10 years..	168	191	221	259	311	381	476	600
20 years..	321	363	417	489	586	720	905	1165

Guaranteed cash value end of

5 years..	36	46	58	74	92	113	136	169
10 years..	89	111	136	165	198	231	268	308
20 years..	222	265	315	367	419	468	511	553

The above values are on policies issued in 1913, 1908 and 1898.

20 Payment Life.

Prem.....	29.98	32.62	35.82	39.77	44.82	51.54	60.79	....
1898.....	9.04	9.91	10.91	12.03	13.24	14.57	16.00	....
1899.....	8.60	9.49	10.39	11.47	12.66	13.98	15.44	....
1900.....	8.18	8.97	9.88	10.93	12.09	13.40	14.89	....
1901.....	7.77	8.52	9.39	10.40	11.53	12.83	14.33	....
1902.....	7.38	8.09	8.92	9.89	10.99	12.26	13.77	....
1903.....	6.99	7.67	8.45	9.39	10.46	11.70	13.22	....
1904.....	6.62	7.25	8.01	8.90	9.93	11.16	12.66	....
1905.....	6.27	6.86	7.57	8.42	9.43	10.62	12.10	....
1906.....	5.93	6.49	7.15	7.96	8.92	10.10	11.55	....
1907.....	5.59	6.11	6.75	7.51	8.44	9.57	11.01	....
1908.....	5.27	5.76	6.35	7.08	7.96	9.06	10.47	....
1909.....	4.96	5.41	5.97	6.65	7.49	8.55	9.88	....
1910.....	4.66	5.09	5.60	6.24	7.03	8.05	9.39	....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**CONNECTICUT MUTUAL LIFE INSURANCE CO.,
HARTFORD, CONN.—(Continued).**

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1911.....	4.37	4.76	5.25	5.84	6.59	7.57	8.86	.....
1912.....	4.09	4.45	4.90	5.45	6.16	7.09	8.38	.....
1913.....	3.82	4.15	4.56	5.08	5.74	6.62	7.82	.....
1914.....	3.55	3.86	4.24	4.71	5.32	6.16	7.31	.....
1915.....	3.31	3.58	3.93	4.36	4.93	5.71	6.80	.....
1916.....	3.06	3.31	3.62	4.03	4.55	5.27	6.31	.....
1917.....	2.83	3.05	3.33	3.70	4.16	4.84	5.81	.....

Net Cost (not deducting cash value) end of								
5 years..	134	145	160	177	200	229	270	.....
10 years..	262	285	313	347	391	449	529	.....
20 years..	488	531	583	647	730	843	1000	.....

Guaranteed cash value end of								
5 years..	85	96	108	121	136	151	166	.....
10 years..	193	214	239	264	289	316	340	.....
20 years..	498	548	602	657	712	783	869	.....

The above values are on policies issued in 1913, 1908 and 1898.

20 Year Endowment

From.....	49.31	49.64	50.36	51.62	53.33	57.39	64.71	.....
1898.....	17.82	17.86	17.93	18.05	18.26	18.63	19.30	.....
1899.....	16.95	16.98	17.07	17.20	17.45	17.89	18.63	.....
1900.....	16.10	16.15	16.24	16.39	16.66	17.14	17.97	.....
1901.....	15.29	15.35	15.44	15.60	15.90	16.43	17.31	.....
1902.....	14.51	14.57	14.67	14.85	15.16	15.73	16.67	.....
1903.....	13.77	13.82	13.92	14.11	14.45	15.03	16.03	.....
1904.....	13.04	13.09	13.20	13.40	13.75	14.36	15.38	.....
1905.....	12.33	12.39	12.51	12.72	13.07	13.70	14.76	.....
1906.....	11.66	11.73	11.83	12.05	12.42	13.06	14.14	.....
1907.....	11.01	11.08	11.19	11.40	11.77	12.44	13.53	.....
1908.....	10.38	10.45	10.56	10.78	11.15	11.82	12.92	.....
1909.....	9.78	9.84	9.96	10.17	10.55	11.21	12.32	.....
1910.....	9.20	9.27	9.38	9.58	9.97	10.63	11.72	.....
1911.....	8.63	8.70	8.82	9.02	9.39	10.05	11.14	.....
1912.....	8.10	8.16	8.27	8.47	8.83	9.48	10.57	.....
1913.....	7.57	7.63	7.75	7.94	8.29	8.93	10.00	.....
1914.....	7.06	7.13	7.24	7.43	7.77	8.39	9.44	.....
1915.....	6.58	6.64	6.75	6.94	7.26	7.87	8.88	.....
1916.....	6.11	6.17	6.27	6.45	6.78	7.35	8.35	.....
1917.....	5.65	5.72	5.82	5.99	6.30	6.85	7.81	.....

Net Cost (not deducting cash value) end of								
5 years..	213	215	218	224	233	250	279	.....
10 years..	414	418	424	434	453	487	545	.....
20 years..	763	770	782	803	841	908	1023	.....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**CONNECTICUT MUTUAL LIFE INSURANCE CO.,
HARTFORD, CONN.— (Continued).**

20 Year Endowment.

Issue of Guaranteed cash value end of	Age at Issue							
	25	30	35	40	45	50	55	60
5 years..	175	175	176	177	179	181	185	....
10 years..	394	393	392	392	390	387	386	....

The above values are on policies issued in 1913, 1908 and 1898.

5 Year Term.

Prem.....	11.54	12.12	13.02	14.44	16.93	21.69	30.03	....
1913.....	1.86	1.96	2.11	2.34	2.78	3.60	5.02	....
1914.....	1.85	1.96	2.10	2.33	2.75	3.55	4.94	....
1915.....	1.85	1.95	2.09	2.31	2.73	3.51	4.86	....
1916.....	1.85	1.95	2.08	2.30	2.70	3.45	4.77	....
1917.....	1.84	1.93	2.07	2.28	2.67	3.39	4.67	....
Net Cost								
5 years..	48	51	55	61	71	91	126	...

**Dividends on Full Paid Up Life Policies According to
Attained Ages During 1913 American 3%.**

Age	Age	Age	Age	Age	Age	Age
25 5.00	31 5.47	37 6.03	43 6.70	49 7.49	55 8.42	
26 5.07	32 5.55	38 6.13	44 6.82	50 7.64	56 8.58	
27 5.14	33 5.64	39 6.24	45 6.95	51 7.80	57 8.75	
28 5.22	34 5.74	40 6.35	46 7.08	52 7.95	58 8.92	
29 5.30	35 5.83	41 6.46	47 7.22	53 8.11	59 9.09	
30 5.38	36 5.93	42 6.58	48 7.36	54 8.26		

**CONTINENTAL LIFE INSURANCE COMPANY,
SALT LAKE CITY, UTAH.**

Reserve: American 3½%, prior to July 1, 1911, Full Preliminary Term; since Modified Preliminary Term.

Annual Dividends Payable in 1913 per \$1,000 of Insurance.

Ordinary Life—Endowment at Age 85.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	21.32	24.16	27.85	32.74	39.35	48.35	60.80	78.05
1913.....	3.75	4.06	4.49	5.12	6.14	7.74	10.25	14.00
1914.....	3.53	3.79	4.14	4.69	5.57	7.00	9.33	12.91
1915.....	3.89	3.59	3.89	4.36	5.12	6.42	8.63	12.03
1916.....	3.26	3.41	3.63	4.03	4.67	5.82	7.89	11.19
1917.....	3.15	3.28	3.43	3.78	4.32	5.32	7.29	10.39

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1913 dividend, and that in some companies this dividend is contingent upon the payment of the 1913 premium.

**CONTINENTAL LIFE INSURANCE COMPANY,
SALT LAKE CITY, UTAH—(Continued).**

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	30.22	33.17	36.85	41.43	47.40	55.35	66.28	81.70
1913.....	3.94	4.20	4.61	5.18	6.11	7.63	10.06	13.80
1914.....	3.70	3.93	4.30	4.79	5.63	7.05	9.42	13.09
1915.....	3.56	3.74	4.06	4.52	5.28	6.56	8.96	12.63
1916.....	3.40	3.57	3.84	4.24	4.96	6.23	8.47	12.10
1917.....	3.30	3.42	3.67	4.02	4.69	5.92	8.07	11.65

20 Year Endowment.

Prem.....	43.24	48.98	50.09	51.67	54.33	58.90	66.43	....
1913.....	3.83	3.99	4.26	4.52	5.01	6.02	7.75	....
1914.....	3.45	3.62	3.89	4.14	4.62	5.61	7.36	....
1915.....	3.17	3.35	3.62	3.89	4.35	5.36	7.20	....
1916.....	2.92	3.09	3.33	3.61	4.09	5.11	7.00	....
1917.....	2.85	3.00	3.22	3.47	3.93	4.94	6.82	....

**CONTINENTAL LIFE INSURANCE COMPANY,
WILMINGTON, DEL.**

Reserve: American 3½%; Modified Preliminary Term.

Annual Dividends Payable in 1918 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	21.49	24.38	28.11	33.01	39.55	48.48	60.72	77.69
1907.....	6.67	7.27	8.00	8.88	9.90	11.10	12.54	14.25
1908.....	6.53	7.10	7.79	8.63	9.61	10.76	12.17	13.85
1909.....	6.40	6.93	7.59	8.39	9.32	10.43	11.79	13.43
1910.....	6.27	6.78	7.40	8.15	9.04	10.10	11.41	13.01
1911.....	6.15	6.63	7.21	7.92	8.76	9.77	11.06	12.58
Prem.....	19.36	23.10	25.69	30.46	36.89	45.73	57.92	74.90
1912.....	3.90	4.20	4.60	5.14	5.82	6.70	7.85	9.36
1913.....	3.78	4.05	4.43	4.92	5.55	6.38	7.48	8.93
1914.....	3.67	3.91	4.25	4.71	5.29	6.04	7.10	8.49
1915.....	3.56	3.78	4.09	4.50	5.03	5.74	6.72	8.04
1916.....	3.45	3.65	3.92	4.30	4.78	5.43	6.35	7.60

Net Cost (not deducting cash value) end of								
5 years..	84	97	114	136	166	207	264	344
10 years..	167	192	225	268	326	407	519	676

Guaranteed cash value end of								
5 years..	34	43	52	64	80	97	116	136
10 years..	82	102	125	154	188	223	261	299

The above values are on policies issued in 1913 and 1908.

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**CONTINENTAL LIFE INSURANCE COMPANY,
WILMINGTON, DEL.—(Continued).**

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	31.83	34.76	38.34	42.79	48.52	56.17	66.69	....
1907.....	10.19	10.71	11.31	11.94	12.65	13.40	14.33	....
1908.....	9.90	10.38	10.94	11.54	12.20	12.92	13.83	....
1909.....	9.62	10.07	10.58	11.15	11.76	12.45	13.33	....
1910.....	9.35	9.76	10.24	10.77	11.34	11.99	12.84	....
1911.....	9.08	9.47	9.91	10.40	10.93	11.54	12.37	....
Prem.....	27.91	30.81	34.39	38.90	44.75	52.60	63.32	....
1912.....	4.91	5.24	5.64	6.15	6.76	7.53	8.52	....
1913.....	4.67	4.97	5.34	5.80	6.37	7.11	8.06	....
1914.....	4.44	4.70	5.04	5.47	6.00	6.69	7.60	....
1915.....	4.21	4.45	4.76	5.14	5.63	6.28	7.14	....
1916.....	4.00	4.21	4.48	4.83	5.28	5.88	6.70	....

Net Cost (not deducting cash value) end of								
5 years..	124	138	155	176	203	239	290	....
10 years..	246	272	304	345	398	469	563	....

Guaranteed cash value end of								
5 years..	77	86	96	107	120	132	144	....
10 years..	179	201	225	252	280	307	330	....

The above values are on policies issued in 1913 and 1908.

20 Year Endowment.

Prem.....	50.53	51.31	52.47	54.31	57.32	62.34	70.51	....
1907.....	13.98	14.00	14.04	14.15	14.31	14.59	15.10	....
1908.....	13.35	13.36	13.41	13.51	13.68	13.97	14.40	....
1909.....	12.74	12.76	12.80	12.91	13.08	13.38	13.91	....
1910.....	12.16	12.17	12.22	12.32	12.50	12.80	13.34	....
1911.....	11.60	11.61	11.66	11.76	11.94	12.24	12.79	....
Prem.....	46.60	47.46	48.70	50.64	53.78	58.94	67.27	....
1912.....	7.13	7.22	7.35	7.55	7.80	8.30	9.01	....
1913.....	6.61	6.71	6.83	7.03	7.33	7.77	8.48	....
1914.....	6.12	6.21	6.34	6.53	6.83	7.26	7.96	....
1915.....	5.65	5.74	5.86	6.05	6.34	6.77	7.45	....
1916.....	5.19	5.28	5.40	5.59	5.87	6.28	6.96	....

Net Cost (not deducting cash value) end of								
5 years..	212	216	222	231	245	269	308	....
10 years..	414	421	433	450	479	526	603	....

Guaranteed cash value end of								
5 years..	171	170	168	167	166	165	165	....
10 years..	392	390	389	388	386	384	381	....

The above values are on policies issued in 1913 and 1908.

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

DAKOTA LIFE INSURANCE CO., WATERTOWN, S. D.

Reserve: American $3\frac{1}{2}\%$; Modified Preliminary Term
(Illinois Standard).

Annual Dividends Payable During Year Beginning March 1,
1918, per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	19.90	22.60	26.15	30.80	37.10	45.75	57.65	74.00
1909.....	2.29	2.58	2.97	3.47	4.28	5.92	8.48	12.29
1910.....	2.22	2.50	2.89	3.37	4.16	5.75	8.23	11.93
1911.....	2.16	2.43	2.80	3.27	4.04	5.58	7.99	11.58
1912.....	2.10	2.36	2.72	3.17	3.92	5.42	7.76	11.24
1913.....	2.04	2.29	2.64	3.08	3.81	5.26	7.53	10.91
1914.....	1.98	2.22	2.56	2.99	3.70	5.11	7.31	10.59
1915.....	1.92	2.16	2.49	2.90	3.59	4.96	7.10	10.28
1916.....	1.86	2.10	2.42	2.82	3.49	4.82	6.80	9.98

20. Payment Life.

Prem.....	28.75	31.55	35.05	39.40	45.10	52.65	63.00	77.75
1909.....	3.29	3.58	3.98	4.44	5.22	6.80	9.20	12.89
1910.....	3.20	3.48	3.86	4.31	5.07	6.60	8.93	12.51
1911.....	3.11	3.38	3.75	4.18	4.92	6.41	8.67	12.15
1912.....	3.02	3.28	3.64	4.06	4.78	6.22	8.42	11.80
1913.....	2.93	3.18	3.53	3.94	4.64	6.04	8.17	11.46
1914.....	2.85	3.09	3.43	3.83	4.51	5.87	7.94	11.13
1915.....	2.77	3.00	3.33	3.72	4.39	5.70	7.71	10.81
1916.....	2.69	2.92	3.23	3.62	4.26	5.54	7.49	10.50

20 Year Endowment.

Prem.....	48.15	48.80	49.80	51.60	54.40	59.20	67.15	....
1909.....	5.55	5.57	5.65	5.72	6.32	7.62	9.86	....
1910.....	5.39	5.41	5.49	5.55	6.14	7.40	9.57	....
1911.....	5.23	5.25	5.33	5.39	5.96	7.18	9.29	....
1912.....	5.08	5.10	5.17	5.23	5.79	6.97	9.02	....
1913.....	4.93	4.95	5.02	5.18	5.62	6.77	8.76	....
1914.....	4.79	4.81	4.87	5.03	5.46	6.51	8.50	....
1915.....	4.65	4.67	4.73	4.88	5.30	6.38	8.25	....
1916.....	4.51	4.53	4.59	4.74	5.15	6.20	8.01	....

EQUITABLE LIFE ASSURANCE SOCIETY, NEW YORK, N. Y.

Reserve: All Annual Dividend Policies American 3%;
Full Level Premium Plan.

Annual Dividends Payable in 1918 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	21.49	24.38	28.11	33.01	39.55	48.48	60.72	77.69
1898.....	7.74	8.97	10.47	12.29	14.54	17.82	20.81	25.41
1899.....	7.48	8.66	10.12	11.90	14.10	16.83	20.28	24.79

NOTE.—In computing the net cost, if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**EQUITABLE LIFE ASSURANCE SOCIETY,
NEW YORK, N. Y.—(Continued).**

Ordinary Life.

Issue of	Age at Issue							6
	25	30	35	40	45	50	55	
1900.....	7.21	8.36	9.77	11.50	13.65	16.34	19.73	24.1
1901.....	6.96	8.05	9.42	11.11	13.21	15.84	19.18	23.1
1902.....	6.71	7.76	9.08	10.72	12.76	15.34	18.62	22.1
1903.....	6.46	7.47	8.74	10.38	12.32	14.83	18.05	21.1
1904.....	6.21	7.18	8.40	9.94	11.87	14.32	17.47	21.1
1905.....	5.97	6.90	8.08	9.55	11.48	13.81	16.89	20.1
1906.....	5.74	6.62	7.75	9.17	10.98	13.30	16.31	20.1
1907.....	5.51	6.35	7.42	8.79	10.54	12.79	15.71	19.1
1908.....	5.26	6.06	7.07	8.39	10.05	12.22	15.04	18.1
1909.....	5.01	5.76	6.73	7.96	9.57	11.64	14.37	17.1
1910.....	4.76	5.48	6.39	7.56	9.09	11.07	13.69	17.1
1911.....	4.52	5.19	6.05	7.16	8.61	10.50	13.01	16.1
1912.....	4.29	4.92	5.72	6.76	8.13	9.93	12.33	15.1
1913.....	4.06	4.64	5.39	6.37	7.66	9.37	11.65	14.1
1914.....	3.83	4.37	5.07	5.98	7.19	8.81	10.97	13.1
1915.....	3.60	4.11	4.76	5.60	6.78	8.25	10.30	12.1
1916.....	3.38	3.85	4.45	5.23	6.28	7.69	9.62	12.1

Net Cost (not deducting cash value) end of								
5 years..	89	....	117	....	164	....	252	...
10 years..	174	....	237	....	319	....	491	...

Guaranteed cash value end of								
5 years..	87	....	58	....	98	....	135	...
10 years..	98	....	146	....	212	....	290	...

The above values are on policies issued in 1913 and 1906

20 Payment Life.

Prem.....	31.83	34.76	38.34	42.79	48.52	56.17	66.69	....
1898.....	12.47	13.74	15.26	17.01	19.09	21.60	24.72	....
1899.....	11.93	13.16	14.62	16.31	18.32	20.75	23.77	....
1900.....	11.42	12.59	14.00	15.64	17.58	19.94	22.87	....
1901.....	10.91	12.04	13.39	14.97	16.86	19.16	22.02	....
1902.....	10.42	11.50	12.80	14.33	16.16	18.40	21.20	....
1903.....	9.95	10.97	12.22	13.70	15.48	17.66	20.40	....
1904.....	9.48	10.46	11.68	13.09	14.81	16.93	19.61	....
1905.....	9.03	9.97	11.11	12.49	14.15	16.22	18.85	....
1906.....	8.59	9.48	10.58	11.90	13.51	15.52	18.09	....
1907.....	8.16	9.01	10.06	11.33	12.87	14.84	17.35	....
1908.....	7.71	8.51	9.51	10.72	12.21	14.10	16.53	....
1909.....	7.27	8.03	8.97	10.12	11.55	13.36	15.72	....
1910.....	6.84	7.56	8.44	9.53	10.90	12.64	14.92	....
1911.....	6.42	7.09	7.93	8.96	10.26	11.93	14.13	....
1912.....	6.01	6.64	7.43	8.39	9.63	11.23	13.34	....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**EQUITABLE LIFE ASSURANCE SOCIETY,
NEW YORK, N. Y.—(Continued).**

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1913.....	5.61	6.19	6.93	7.84	9.01	10.53	12.56	....
1914.....	5.22	5.76	6.45	7.30	8.40	9.84	11.78	....
1915.....	4.84	5.34	5.98	6.77	7.80	9.16	11.01	....
1916.....	4.46	4.92	5.51	6.25	7.21	8.50	10.24	....

Net Cost (not deducting cash value) end of								
5 years..	135	....	163	....	204	....	278	....
10 years..	261	....	313	....	394	....	541	....

Guaranteed cash value end of								
5 years..	85	....	107	....	135	....	165	....
10 years..	208	....	255	....	311	....	382	....

The above values are on policies issued in 1913 and 1908.

20 Year Endowment.

Prem.....	50.53	51.31	52.47	54.31	57.32	62.34	70.51	....
1908.....	21.00	21.37	21.86	22.57	23.55	25.03	27.22	....
1909.....	19.99	20.35	20.83	21.51	22.47	23.90	26.01	....
1900.....	19.01	19.36	19.83	20.50	21.43	22.83	24.89	....
1901.....	18.05	18.40	18.86	19.53	20.44	21.82	23.84	....
1902.....	17.13	17.47	17.93	18.58	19.49	20.85	22.85	....
1903.....	16.24	16.58	17.03	17.68	18.57	19.92	21.90	....
1904.....	15.38	15.71	16.15	16.80	17.69	19.02	20.99	....
1905.....	14.55	14.87	15.31	15.94	16.82	18.15	20.10	....
1906.....	13.74	14.05	14.49	15.11	15.99	17.30	19.24	....
1907.....	12.95	13.26	13.69	14.31	15.18	16.48	18.40	....
1908.....	12.14	12.45	12.86	13.47	14.32	15.60	17.49	....
Prem.....	49.33	50.43	51.91	54.06	57.34	62.55	70.81	....
1909.....	10.16	10.78	11.50	12.40	13.51	14.95	16.90	....
1910.....	9.40	10.01	10.72	11.61	12.69	14.11	16.02	....
1911.....	8.66	9.26	9.96	10.83	11.89	13.28	15.15	....
1912.....	7.93	8.53	9.22	10.07	11.11	12.47	14.29	....
1913.....	7.23	7.82	8.49	9.33	10.35	11.67	13.44	....
1914.....	6.55	7.12	7.79	8.61	9.60	10.88	12.59	....
1915.....	5.89	6.45	7.10	7.90	8.86	10.10	11.76	....
1916.....	5.24	5.79	6.43	7.21	8.14	9.34	10.93	....

Net Cost (not deducting cash value) end of								
5 years..	217	....	224	....	242	....	295	....
10 years..	419	....	432	....	463	....	573	....

Guaranteed cash value end of								
5 years..	175	....	175	....	178	....	184	....
10 years..	407	....	407	....	408	....	408	....

The above values are on policies issued in 1913 and 1908.

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**EQUITABLE LIFE ASSURANCE SOCIETY,
NEW YORK, N. Y.— (Continued).**

**Dividends on Full Paid Up Life Policies According to
Attained Ages During 1918 American 3%.**

Age	Age	Age	Age	Age	Age	Age
25 4.56	30 4.93	35 5.36	40 5.86	45 6.44	50 7.08	55 7.78
26 4.63	31 5.01	36 5.46	41 5.97	46 6.56	51 7.22	56 7.96
27 4.70	32 5.10	37 5.56	42 6.08	47 6.69	52 7.36	57 8.06
28 4.78	33 5.18	38 5.66	43 6.20	48 6.81	53 7.50	58 8.23
29 4.85	34 5.27	39 5.76	44 6.32	49 6.95	54 7.64	59 8.31

**EQUITABLE LIFE INSURANCE COMPANY,
DES MOINES, IOWA.**

**Reserve: Net Level Premium Plan; prior to October 31,
1907, Actuaries 4%; since, American 3½%.**

**Annual Dividends Payable During the Year Beginning
March 1, 1918, per \$1,000 of Insurance.**

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	19.89	23.02	26.87	31.78	38.04	46.42	58.53	76.23
1898.....	6.56	7.59	8.86	10.47	12.55	15.31	19.81	25.35
Prem.....	19.68	22.68	26.49	31.57	38.47	47.71	60.04	76.75
1899.....	6.28	7.24	8.47	10.10	12.31	15.26	19.21	24.56
1900.....	6.06	7.01	8.21	9.78	11.92	14.79	18.61	23.79
1901.....	5.88	6.78	7.94	9.47	11.54	14.31	18.01	23.02
1902.....	5.69	6.56	7.68	9.15	11.15	13.83	17.41	22.25
1903.....	5.49	6.38	7.41	8.83	10.77	13.35	16.81	21.49
1904.....	5.30	6.11	7.15	8.52	10.38	12.88	16.21	20.72
1905.....	5.10	5.88	6.88	8.20	10.00	12.40	15.61	19.95
1906.....	4.90	5.65	6.62	7.89	9.61	11.92	15.01	19.18
Prem.....	20.13	22.85	26.38	31.05	37.36	45.99	57.87	74.33
1907.....	5.51	6.10	6.87	7.96	9.48	11.44	13.99	17.24
1908.....	5.37	5.93	6.66	7.68	9.12	11.02	13.53	16.77
1909.....	5.24	5.77	6.46	7.41	8.78	10.63	13.07	16.27
1910.....	5.11	5.62	6.27	7.15	8.45	10.23	12.60	15.76
1911.....	4.99	5.47	6.09	6.91	8.14	9.84	12.14	15.23
1912.....	4.87	5.33	5.91	6.69	7.83	9.47	11.68	14.71
1913.....	4.76	5.18	5.74	6.47	7.52	9.07	11.22	14.18
1914.....	4.65	5.05	5.57	6.25	7.23	8.69	10.77	13.64
1915.....	4.55	4.92	5.40	6.05	6.95	8.33	10.31	13.10
1916.....	4.45	4.80	5.23	5.85	6.69	7.98	9.88	12.55
1917.....	4.35	4.68	5.10	5.67	6.44	7.64	9.45	12.02

Net Cost (not deducting cash value) end of								
5 years..	30	92	107	128	155	192	242	316
10 years..	160	184	214	254	303	379	477	611
20 years..	306	353	412	487	584	712	898	1179

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**EQUITABLE LIFE INSURANCE COMPANY,
DES MOINES, IOWA—(Continued).**

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Guaranteed cash value end of								
5 years..	29	39	51	66	85	106	129	153
10 years..	75	96	121	151	186	224	264	304
20 years..	210	253	301	353	405	457	506	552

The above values are on policies issued in 1913, 1908 and 1898.

20 Payment Life.

Prem.....	26.67	29.88	33.61	37.73	42.42	49.20	59.08	73.57
1898.....	7.20	8.06	9.07	10.20	11.45	13.28	15.95	21.21
Prem.....	27.09	30.19	33.95	38.32	45.03	53.33	64.01	79.24
1899.....	7.04	7.84	8.82	10.09	11.70	13.86	16.64	20.60
1900.....	6.90	7.69	8.65	9.89	11.48	13.59	16.32	20.20
1901.....	6.77	7.54	8.48	9.70	11.25	13.33	16.00	19.81
1902.....	6.63	7.39	8.31	9.51	11.03	13.06	15.68	19.41
1903.....	6.50	7.24	8.14	9.31	10.80	12.79	15.36	19.01
1904.....	6.36	7.09	7.97	9.12	10.58	12.53	15.04	18.62
1905.....	6.23	6.94	7.80	8.92	10.35	12.26	14.72	18.23
1906.....	5.95	6.64	7.46	8.54	9.90	11.73	14.08	17.43
Prem.....	28.86	31.69	35.18	39.57	45.28	52.84	63.24	77.98
1907.....	6.94	7.55	8.28	9.28	10.62	12.19	14.23	16.90
1908.....	6.70	7.27	7.97	8.91	10.21	11.75	13.76	16.41
1909.....	6.46	7.01	7.67	8.56	9.79	11.32	13.30	15.93
1910.....	6.23	6.76	7.38	8.21	9.39	10.89	12.84	15.45
1911.....	6.00	6.51	7.10	7.89	9.00	10.47	12.39	14.98
1912.....	5.80	6.27	6.84	7.57	8.62	10.05	11.95	14.51
1913.....	5.60	6.04	6.57	7.27	8.24	9.64	11.50	14.05
1914.....	5.40	5.81	6.31	6.96	7.89	9.23	11.07	13.59
1915.....	5.21	5.59	6.06	6.69	7.54	8.83	10.63	13.14
1916.....	5.02	5.38	5.83	6.41	7.21	8.43	10.21	12.69
1917.....	4.85	5.18	5.60	6.16	6.90	8.04	9.79	12.25

Net Cost (not deducting cash value) end of								
5 years..	121	133	149	168	193	225	268	323
10 years..	240	265	295	332	380	443	528	647
20 years..	431	483	543	610	685	795	954	1269

Guaranteed cash value end of								
5 years..	72	82	94	108	124	140	156	171
10 years..	173	195	220	248	278	306	332	353
20 years..	429	482	539	599	660	719	773	821

The above values are on policies issued in 1913, 1908 and 1898.

20 Year Endowment.

Prem.....	43.34	44.61	46.24	48.49	51.35	53.29	63.11	....
1898.....	11.26	11.59	12.02	12.60	13.48	....	17.70	....
Prem.....	46.35	47.06	48.50	50.88	54.42	60.18	68.69	....

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**EQUITABLE LIFE INSURANCE COMPANY,
DES MOINES, IOWA—(Continued).**

20 Year Endowment.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1899.....	11.58	11.76	12.12	12.72	13.60	15.04	17.17	....
1900.....	11.12	11.29	11.64	12.21	13.06	14.44	16.48	....
1901.....	10.66	10.82	11.15	11.70	12.51	13.84	15.79	....
1902.....	10.19	10.35	10.67	11.19	11.97	13.23	15.11	....
1903.....	9.73	9.88	10.18	10.68	11.42	12.63	14.42	....
1904.....	9.27	9.41	9.70	10.17	10.88	12.03	13.73	....
1905.....	8.80	8.94	9.21	9.66	10.33	11.43	13.05	....
1906.....	8.34	8.47	8.73	9.15	9.79	10.83	12.36	....
Prem.....	47.78	48.52	49.62	51.38	54.30	59.18	67.16	....
1907.....	10.21	10.40	10.69	11.19	11.95	12.97	14.54	....
1908.....	9.71	9.91	10.21	10.69	11.47	12.49	14.06	....
1909.....	9.23	9.44	9.73	10.21	10.99	12.02	13.59	....
1910.....	8.77	8.99	9.27	9.73	10.52	11.55	13.12	....
1911.....	8.33	8.54	8.83	9.28	10.04	11.08	12.65	....
1912.....	7.91	8.12	8.41	8.84	9.58	10.62	12.20	....
1913.....	7.50	7.71	7.99	8.42	9.11	10.17	11.74	....
1914.....	7.09	7.31	7.59	8.00	8.67	9.72	11.29	....
1915.....	6.72	6.92	7.20	7.61	8.25	9.27	10.85	....
1916.....	6.36	6.55	6.84	7.23	7.84	8.83	10.41	....
1917.....	6.01	6.21	6.47	6.86	7.43	8.40	9.98	....

Net Cost (not deducting cash value) end of

5 years..	209	212	216	223	235	255	287	....
10 years..	413	419	427	441	464	502	566	....
20 years..	730	751	778	816	873	981	1146	....

Guaranteed cash value end of

5 years..	166	166	167	168	170	173	177	....
10 years..	381	381	381	381	382	382	382	....
20 years..	1000	1000	1000	1000	1000	1000	1000	....

The above values are on policies issued in 1913, 1908 and 1898.

**Dividends on Full Paid Up Life Policies According to
Attained Ages During 1918 American 3½ %.**

Age	Age	Age	Age	Age	Age	Age
25 6.06	30 6.45	35 6.92	40 7.46	45 8.09	50 8.89	55 9.83
26 6.14	31 6.54	36 7.04	41 7.58	46 8.23	51 9.07	56 10.09
27 6.21	32 6.63	37 7.14	42 7.70	47 8.39	52 9.27	57 10.31
28 6.28	33 6.73	38 7.25	43 7.83	48 8.54	53 9.46	58 10.55
29 6.37	34 6.82	39 7.35	44 7.96	49 8.71	54 9.67	59 10.77

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

FEDERAL LIFE INSURANCE CO., CHICAGO, ILL.

Reserve: Actuaries 4% and American 3½%; Modified and Full Preliminary Term.

Annual Dividends Payable in 1918 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	20.50	23.30	27.10	32.20	39.10	48.50	61.60	79.90
1901.....	4.02	4.70	5.67	6.98	8.72	11.02	14.03	17.66
1902.....	3.84	4.46	5.36	6.59	8.24	10.44	13.36	17.01
1903.....	3.65	4.23	5.04	6.20	7.76	9.85	12.68	16.32
1904.....	3.47	4.01	4.75	5.82	7.29	9.28	12.00	15.61
1905.....	3.30	3.80	4.48	5.46	6.85	8.73	11.32	14.88
1906.....	3.14	3.60	4.20	5.11	6.40	8.18	10.66	14.12
1907.....	2.99	3.40	3.96	4.76	5.96	7.64	10.00	13.32
Prem.....	20.14	22.85	26.35	30.94	37.08	45.45	56.93	72.83
1908.....	2.84	3.21	3.72	4.46	5.55	7.12	9.35	12.54
1909.....	2.70	3.03	3.48	4.14	5.15	6.60	8.70	11.75
1910.....	2.56	2.85	3.26	3.85	4.75	6.10	8.07	10.96
1911.....	2.43	2.69	3.05	3.56	4.37	5.61	7.45	10.18
1912.....	2.30	2.52	2.84	3.29	4.01	5.13	6.83	9.41
1913.....	2.17	2.34	2.63	3.01	3.64	4.65	6.21	8.59
1914.....	2.04	2.20	2.44	2.76	3.28	4.19	5.63	7.86
1915.....	1.93	2.06	2.24	2.52	2.95	3.75	5.05	7.11
1916.....	1.82	1.93	2.07	2.30	2.66	3.34	4.50	6.39
1917.....	1.61	1.69	1.79	1.95	2.23	2.75	3.71	5.33

20 Payment Life.

Prem.....	30.57	33.50	37.29	42.13	48.37	56.59	67.99	84.15
1901.....	6.23	6.90	7.78	8.87	10.19	11.82	13.86	16.38
1902.....	5.86	6.49	7.31	8.35	9.65	11.28	13.41	16.14
1903.....	5.51	6.10	6.84	7.84	9.09	10.72	12.86	15.76
1904.....	5.17	5.71	6.40	7.33	8.55	10.13	12.29	15.27
1905.....	4.83	5.33	5.97	6.85	8.01	9.55	11.68	14.70
1906.....	4.51	4.97	5.56	6.37	7.47	8.96	11.04	14.06
1907.....	4.22	4.62	5.16	5.91	6.94	8.36	10.38	13.35
Prem.....	30.12	32.87	36.22	40.38	45.73	52.87	62.68	76.60
1908.....	3.92	4.29	4.78	5.44	6.42	7.78	9.72	12.61
1909.....	3.64	3.97	4.41	5.01	5.91	7.19	9.06	11.85
1910.....	3.36	3.65	4.05	4.59	5.42	6.62	8.40	11.08
1911.....	3.10	3.36	3.71	4.19	4.94	6.05	7.73	10.30
1912.....	2.84	3.07	3.38	3.80	4.45	5.50	7.08	9.52
1913.....	2.58	2.78	3.04	3.42	4.00	4.94	6.42	8.71
1914.....	2.34	2.50	2.73	3.06	3.57	4.42	5.77	7.94
1915.....	2.13	2.26	2.44	2.77	3.15	3.90	5.16	7.18
1916.....	1.93	2.03	2.17	2.39	2.76	3.41	4.55	6.43
1917.....	1.61	1.68	1.79	1.95	2.23	2.75	3.71	5.33

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

FEDERAL LIFE INSURANCE CO., CHICAGO, ILL.—
(Continued).

20 Year Endowment.

Issue of Prem.....	Age at Issue						
	25	30	35	40	45	50	55
1901.....	44.72	45.83	47.55	50.14	54.10	60.24	69.91
1902.....	11.22	11.29	11.43	11.69	12.14	12.93	14.28
1903.....	10.46	10.54	10.70	10.97	11.47	12.33	13.80
1904.....	9.63	9.69	9.87	10.14	10.63	11.52	13.01
1905.....	8.93	9.00	9.15	9.47	10.01	10.93	12.50
1906.....	8.25	8.34	8.49	8.85	9.37	10.32	11.93
1907.....	7.60	7.69	7.85	8.16	8.73	9.69	11.32
Prem.....	6.98	7.07	7.22	7.52	8.08	9.05	10.67
1908.....	48.15	48.83	49.85	51.48	54.22	58.81	66.36
1909.....	6.39	6.47	6.62	6.90	7.46	8.41	10.02
1910.....	5.81	5.89	6.03	6.30	6.84	7.77	9.33
1911.....	5.25	5.33	5.47	5.73	6.24	7.13	8.65
1912.....	4.72	4.80	4.93	5.17	5.61	6.51	7.97
1913.....	4.21	4.28	4.41	4.63	5.07	5.89	7.28
1914.....	3.72	3.78	3.90	4.11	4.51	5.28	6.60
1915.....	3.24	3.31	3.42	3.61	3.97	4.69	5.94
1916.....	2.79	2.84	2.95	3.13	3.46	4.11	5.28
1917.....	2.25	2.40	2.50	2.66	2.96	3.55	4.63
	1.58	1.66	1.76	1.94	2.21	2.74	3.70

5 Year Term.

Prem.....	12.30	13.44	14.89	16.81	20.76	27.55	37.87	53.79
1913.....	1.78	1.89	2.05	2.32	2.80	3.72	5.27	7.87
1914.....	1.76	1.86	2.01	2.25	2.68	3.51	4.92	7.28
1915.....	1.75	1.84	1.98	2.20	2.58	3.31	4.60	6.73
1916.....	1.74	1.82	1.95	2.15	2.48	3.13	4.29	6.22
1917.....	1.61	1.69	1.79	1.96	2.23	2.75	3.70	5.31

10 Year Term.

Prem.....	12.00	12.91	14.18	16.18	19.60	25.61	35.60	51.71
1908.....	1.89	2.04	2.31	2.80	3.72	5.28	7.87	12.11
1909.....	1.86	2.02	2.26	2.70	3.52	4.96	7.31	11.15
1910.....	1.85	1.98	2.20	2.60	3.35	4.65	6.80	10.28
1911.....	1.83	1.96	2.17	2.51	3.18	4.37	6.33	9.58
1912.....	1.81	1.93	2.12	2.43	3.03	4.11	5.88	8.76
1913.....	1.80	1.90	2.07	2.36	2.89	3.86	5.47	8.09
1914.....	1.77	1.88	2.04	2.30	2.75	3.62	5.09	7.47
1915.....	1.76	1.85	1.99	2.22	2.64	3.39	4.72	6.89
1916.....	1.75	1.83	1.96	2.17	2.52	3.18	4.36	6.32
1917.....	1.61	1.69	1.79	1.96	2.23	2.74	3.69	5.28

**Dividends on Full Paid Up Life Policies According to
Attained Ages During 1918 American 3½ %.**

Age	Age	Age	Age	Age	Age	Age
25 3.09	30 3.37	35 3.71	40 4.10	45 4.56	50 5.08	55 5.66
26 3.14	31 3.43	36 3.78	41 4.19	46 4.66	51 5.20	56 5.78
27 3.19	32 3.50	37 3.86	42 4.28	47 4.76	52 5.31	57 5.90
28 3.25	33 3.56	38 3.93	43 4.37	48 4.87	53 5.43	58 6.02
29 3.31	34 3.63	39 4.02	44 4.46	49 4.97	54 5.54	59 6.14

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**FIDELITY MUTUAL LIFE INSURANCE COMPANY,
PHILADELPHIA, PA.**

Reserve: July, 1899, to December, 1906, Net Level Premium method, American $3\frac{1}{2}\%$. Since (except limited payment plan), Select and Ultimate method, American $3\frac{1}{2}\%$. Limited Payment plan 1907 to September 1, 1916, Select and Ultimate method, American 3% . Since September 1, 1916, Select and Ultimate method, American $3\frac{1}{2}\%$.

Annual Dividends Payable During Year Beginning April 1, 1918, per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
From.....	20.70	23.46	27.08	31.80	38.12	46.72	58.32	74.08
1899.....	6.19	7.02	8.01	9.20	10.61	12.29	14.15	16.28
1900.....	6.05	6.85	7.82	8.99	10.37	12.02	13.88	15.99
1901.....	5.92	6.69	7.64	8.78	10.14	11.76	13.62	15.70
1902.....	5.79	6.53	7.46	8.57	9.91	11.51	13.36	15.42
1903.....	5.67	6.38	7.28	8.37	9.68	11.26	13.09	15.14
1904.....	5.55	6.23	7.11	8.16	9.45	11.00	12.82	14.85
1905.....	5.43	6.09	6.94	7.96	9.22	10.75	12.54	14.56
1906.....	5.32	5.95	6.77	7.77	8.99	10.49	12.26	14.25
From.....	20.88	23.58	27.13	31.83	38.17	46.87	59.01	75.86
1907.....	3.66	3.98	4.55	5.26	6.15	7.27	8.73	11.08
1908.....	3.56	3.85	4.39	5.05	5.92	7.02	8.45	10.30
1909.....	3.45	3.73	4.24	4.88	5.71	6.77	8.17	9.98
1910.....	3.35	3.61	4.09	4.71	5.50	6.52	7.89	9.67
1911.....	3.25	3.49	3.95	4.53	5.28	6.27	7.61	9.35
1912.....	3.16	3.37	3.81	4.36	5.07	6.03	7.32	9.03
1913.....	3.07	3.27	3.67	4.19	4.88	5.79	7.04	8.70
1914.....	2.98	3.16	3.53	4.03	4.68	5.55	6.76	8.38
1915.....	2.90	3.06	3.41	3.87	4.48	5.31	6.48	8.05
1916.....	2.82	2.96	3.29	3.72	4.29	5.08	6.20	7.72
1917.....	2.74	2.86	3.17	3.57	4.10	4.85	5.92	7.39

Net Cost (net deducting cash value) end of								
5 years..	90	102	119	140	169	209	263	337
10 years..	179	203	236	280	338	415	531	670

Guaranteed cash value end of								
5 years..	34	43	53	66	81	98	118	140
10 years..	84	102	128	156	190	227	264	302

The above values are on policies issued in 1913 and 1908.

20 Payment Life.

From.....	29.78	32.38	35.68	39.33	45.23	52.68	62.88	78.08
1899.....	7.89	8.50	9.17	10.05	10.99	12.08	13.31	15.08
1900.....	7.52	8.05	8.77	9.61	10.52	11.59	12.80	14.52

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**FIDELITY MUTUAL LIFE INSURANCE COMPANY,
PHILADELPHIA, PA.—(Continued).**

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1901.....	7.16	7.70	8.88	9.18	10.06	11.11	12.80	13.96
1902.....	6.82	7.34	7.99	8.76	9.61	10.64	11.81	13.47
1903.....	6.50	6.99	7.61	8.35	9.18	10.18	11.85	13.00
1904.....	6.20	6.66	7.24	7.96	8.76	9.74	10.90	12.55
1905.....	5.91	6.34	6.89	7.58	8.36	9.33	10.47	12.13
1906.....	5.63	6.03	6.56	7.22	7.97	8.92	10.05	11.71
Prem.....	30.53	33.33	36.78	41.07	46.70	54.25	64.68	79.57
1907.....	5.24	5.57	6.03	6.55	7.29	8.21	9.38	11.03
Prem.....	31.14	34.01	37.49	41.83	47.40	54.85	65.09	79.69
1908.....	5.62	6.01	6.47	7.03	7.68	8.47	9.45	10.71
1909.....	5.40	5.76	6.20	6.72	7.35	8.13	9.11	10.33
1910.....	5.20	5.54	5.96	6.46	7.06	7.82	8.77	10.01
1911.....	5.00	5.32	5.72	6.19	6.77	7.51	8.43	9.67
1912.....	4.81	5.11	5.48	5.93	6.48	7.19	8.10	9.33
1913.....	4.62	4.90	5.25	5.67	6.20	6.89	7.78	8.99
1914.....	4.44	4.70	5.03	5.43	5.93	6.59	7.45	8.65
1915.....	4.26	4.51	4.81	5.19	5.66	6.30	7.14	8.39
1916.....	4.10	4.32	4.60	4.95	5.40	6.01	6.82	7.96
Prem.....	28.80	31.69	35.29	39.79	45.64	53.47	64.17	79.39
1917.....	2.45	2.72	3.07	3.52	4.11	4.90	5.98	7.48

Net Cost (not deducting cash value) end of								
5 years..	134	147	163	184	210	243	290	355
10 years..	267	292	324	365	417	484	575	706

Guaranteed cash value end of								
5 years..	83	92	102	114	127	139	153	....
10 years..	196	217	241	266	293	318	346	....

The above values are on policies issued in 1913 and 1908.

20 Year Endowment.

Prem.....	50.53	51.31	52.47	54.31	57.33	62.34	70.49	....
1899.....	14.11	14.33	14.56	14.93	15.40	16.08	17.04	....
1900.....	13.43	13.64	13.88	14.24	14.71	15.39	16.35	....
1901.....	12.77	12.97	13.22	13.57	14.04	14.72	15.68	....
1902.....	12.13	12.32	12.58	12.92	13.40	14.08	15.05	....
1903.....	11.51	11.70	11.96	12.31	12.80	13.48	14.46	....
1904.....	10.91	11.11	11.37	11.73	12.22	12.91	13.91	....
Prem.....	49.03	49.64	50.60	52.26	55.12	59.68	68.94	....
1905.....	8.81	8.86	8.92	9.10	9.46	9.71	9.78	....
1906.....	8.29	8.33	8.39	8.57	8.93	9.19	9.23	....
Prem.....	48.18	48.96	50.12	51.95	54.98	60.03	68.25	....
1907.....	8.01	8.15	8.34	8.61	9.00	9.57	10.42	....
1908.....	7.52	7.66	7.84	8.12	8.51	9.11	9.98	....
1909.....	7.07	7.21	7.39	7.67	8.06	8.66	9.54	....

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**FIDELITY MUTUAL LIFE INSURANCE COMPANY,
PHILADELPHIA, PA.—(Continued).**

20 Year Endowment.

Issue of	Age at Issue						
	25	30	35	40	45	50	55
910.....	6.62	6.76	6.95	7.22	7.62	8.22	9.11
911.....	6.19	6.34	6.52	6.80	7.20	7.80	8.70
912.....	5.78	5.92	6.11	6.39	6.79	7.40	8.29
913.....	5.39	5.53	5.72	6.00	6.40	7.00	7.90
914.....	5.01	5.16	5.34	5.62	6.01	6.62	7.51
915.....	4.63	4.79	4.98	5.25	5.64	6.24	7.13
916.....	4.30	4.45	4.63	4.90	5.29	5.88	6.76
917.....	3.97	4.11	4.29	4.56	4.94	5.53	6.39

Net Cost (not deducting cash value) end of							
5 years..	217	221	226	234	248	270	306
0 years..	427	433	444	461	489	534	606

Guaranteed cash value end of							
5 years..	155	155	155	156	157	160	163
0 years..	376	376	376	377	378	378	378

The above values are on policies issued in 1913 and 1908.

5 Year Term.

From.....	11.48	12.15	13.13	14.67	17.31	22.32	30.90	45.23
913.....	1.74	1.81	1.90	2.04	2.27	2.71	3.43	4.62
914.....	1.74	1.81	1.90	2.04	2.27	2.71	3.43	4.62
915.....	1.74	1.81	1.90	2.04	2.27	2.71	3.43	4.62
916.....	1.74	1.81	1.90	2.04	2.27	2.71	3.43	4.62
917.....	1.74	1.81	1.90	2.04	2.27	2.71	3.43	4.62

Net Cost								
5 years..	49	52	56	63	76	99	137	202

10 Year Term.

From.....	12.96	13.74	14.98	17.07	20.88	27.79	39.47	.....
908.....	2.07	2.14	2.26	2.45	2.81	3.46	4.55	.....
909.....	2.07	2.14	2.26	2.45	2.81	3.46	4.55	.....
910.....	2.07	2.14	2.26	2.45	2.81	3.46	4.55	.....
911.....	2.07	2.14	2.26	2.45	2.81	3.46	4.55	.....
912.....	2.07	2.14	2.26	2.45	2.81	3.46	4.55	.....
From.....	11.75	12.54	13.76	15.79	19.44	26.06	37.01	.....
913.....	1.76	1.84	1.95	2.13	2.45	3.02	3.94	.....
914.....	1.76	1.84	1.95	2.13	2.45	3.02	3.94	.....
915.....	1.76	1.84	1.95	2.13	2.45	3.02	3.94	.....
916.....	1.76	1.84	1.95	2.13	2.45	3.02	3.94	.....
917.....	1.76	1.84	1.95	2.13	2.45	3.02	3.94	.....

Net Cost							
5 years..	50	53	59	68	85	116	165

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

GEORGE WASHINGTON LIFE INSURANCE COMPANY
CHARLESTON, W. VA.—(Continued).

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1913.....	.23	.28	.34	.42	.52	.64	.79	.94
1914.....	.20	.23	.28	.34	.43	.53	.66	.81
1915.....	.16	.19	.22	.27	.34	.42	.53	.66

20 Payment Life.

Prem.....	25.69	28.31	31.59	35.66	40.72	47.43	57.22	....
1908.....	1.12	1.25	1.41	1.59	1.77	1.96	2.25	....
1909.....	1.00	1.11	1.26	1.42	1.58	1.75	2.01	....
1910.....	.88	.98	1.10	1.25	1.39	1.55	1.78	....
1911.....	.74	.82	.92	1.04	1.17	1.30	1.50	....
1912.....	.60	.66	.75	.84	.94	1.05	1.21	....
1913.....	.46	.51	.57	.65	.72	.81	.93	....
1914.....	.38	.42	.47	.53	.59	.66	.77	....
1915.....	.30	.33	.37	.42	.47	.52	.61	....

20 Year Endowment.

Prem.....	42.86	43.78	45.10	47.05	50.15	55.17	63.09	....
1908.....	2.12	2.17	2.23	2.30	2.41	2.55	2.75	....
1909.....	1.88	1.92	1.97	2.05	2.14	2.28	2.46	....
1910.....	1.65	1.68	1.73	1.80	1.88	2.01	2.18	....
1911.....	1.39	1.42	1.46	1.51	1.58	1.68	1.82	....
1912.....	1.14	1.16	1.19	1.22	1.28	1.36	1.47	....
1913.....	.90	.91	.93	.95	.98	1.04	1.11	....
1914.....	.73	.74	.75	.78	.81	.86	.93	....
1915.....	.56	.57	.59	.61	.64	.69	.76	....

10 Year Term.

Prem.....	12.15	....	14.04	....	19.58	....	....	....
1908.....	.51	....	.59	....	.82	....	....	....
1909.....	.47	....	.54	....	.77	....	....	....
1910.....	.43	....	.50	....	.71	....	....	....
1911.....	.35	....	.41	....	.59	....	....	....
1912.....	.27	....	.31	....	.46	....	....	....
1913.....	.18	....	.22	....	.33	....	....	....
1914.....	.18	....	.22	....	.32	....	....	....
1915.....	.18	....	.22	....	.31	....	....	....

**Dividends on Full Paid Up Life Policies According to
Attained Ages During 1918 American 3½%.**

Age	Age	Age	Age	Age	Age	Age
25 1.40	30 1.53	35 1.68	40 1.86	45 2.07	50 2.31	55 2.57
26 1.43	31 1.56	36 1.72	41 1.90	46 2.12	51 2.36	56 2.63
27 1.45	32 1.59	37 1.75	42 1.94	47 2.17	52 2.42	57 2.68
28 1.48	33 1.62	38 1.79	43 1.99	48 2.21	53 2.47	58 2.74
29 1.50	34 1.65	39 1.83	44 2.03	49 2.26	54 2.52	59 2.79

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**GERMAN MUTUAL LIFE INSURANCE COMPANY,
ST. LOUIS, MO.**

Reserve: Net Level Premium; Prior to August 22, 1903,
Actuaries 4%; to January 24, 1910, American 3%;
since, American 3%.

Annual Dividends Payable in 1918 per \$1,000 of Insurance.

Ordinary Life.

Issue of Prem.....	Age at Issue						
	25	30	35	40	45	50	55 60
1912.....	19.78	....	26.08	....	37.14	....	57.81
1913.....	3.18	....	3.91	....	....	....	....
1914.....	....	....	3.54	....	....	....	8.03
1915.....	....	....	3.34	....	4.32	....	....
1916.....	2.69	....	3.15	....	4.14	....	6.80
1917.....	2.58	....	2.97	....	3.83	....	6.19

20 Payment Life.

Prem.....	28.32	....	34.69	....	44.87	....	63.07
1910.....	4.32	....	5.20	....	6.90	....	....
1911.....	4.10	....	4.85	....	6.41	....	....
1912.....	3.81	....	4.52	....	....	....	....
1913.....	3.43	....	4.22	....	....	....	....
1914.....	3.20	....	3.73	....	4.80	....	....
1915.....	2.98	....	3.47	....	4.39	....	6.95
1916.....	2.77	....	3.15	....	3.99	....	6.30

20 Year Endowment.

Prem.....	47.43	....	49.32	....	....	....	....
1911.....	5.75	....	6.10	....	....	....	....
1912.....	5.22	....	....	....	....	....	....
1913.....	....	....	....	....	....	....	....
1914.....	....	....	....	....	....	....	....
1915.....	3.60	....	3.90	....	....	....	....
1916.....	3.16	....	3.45	....	....	....	....

GIRARD LIFE INSURANCE CO., PHILADELPHIA, PA.

Reserve: American 3½%; Modified Preliminary Term.

Annual Dividends Payable During Year Ending
June 30, 1918, per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue						
	25	30	35	40	45	50	55 60
Prem.....	20.13	22.92	26.55	31.16	37.36	45.89	57.64 74.00
1907.....	3.56	3.99	4.55	5.29	6.40	7.97	10.24 13.49
Prem.....	20.46	23.11	26.57	31.16	37.36	45.89	57.64 74.00

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

GIRARD LIFE INSURANCE CO., PHILADELPHIA, PA.—
(Continued).

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1908.....	3.57	3.92	4.42	5.10	6.12	7.61	9.80	12.88
1909.....	3.47	3.79	4.24	4.88	5.86	7.28	9.34	12.37
1910.....	3.36	3.68	4.10	4.69	5.58	6.94	8.92	11.80
1911.....	3.24	3.53	3.91	4.46	5.30	6.58	8.49	11.31
1912.....	3.13	3.38	3.74	4.23	5.02	6.23	8.05	10.78

20 Payment Life.

Prem.....	28.81	31.69	35.30	39.80	45.64	53.24	63.42	....
1907.....	4.38	4.78	5.34	6.07	7.14	8.56	10.56	....
Prem.....	29.63	32.43	35.88	40.20	45.78	53.24	63.42	....
1908.....	4.53	4.88	5.35	5.96	6.89	8.21	10.12	....
1909.....	4.37	4.70	5.13	5.72	6.59	7.86	9.70	....
1910.....	4.21	4.52	4.92	5.48	6.30	7.50	9.29	....
1911.....	4.00	4.27	4.66	5.17	5.93	7.10	8.83	....
1912.....	3.79	4.04	4.39	4.86	5.58	6.68	8.36	....

20 Year Endowment.

Prem.....	48.18	48.96	50.13	51.96	54.79	59.32	66.85	....
1907.....	6.32	6.51	6.77	7.20	7.84	8.82	10.45	....
Prem.....	49.05	49.65	50.60	52.14	54.79	59.32	66.85	....
1908.....	6.39	6.48	6.65	6.96	7.51	8.47	10.05	....
1909.....	6.10	6.20	6.37	6.64	7.19	8.12	9.66	....
1910.....	5.82	5.90	6.08	6.34	6.87	7.76	9.26	....
1911.....	5.42	5.52	5.68	5.94	6.44	7.33	8.81	....
1912.....	5.04	5.13	5.28	5.53	6.02	6.89	8.35	....

GUARDIAN LIFE INSURANCE COMPANY OF AMERICA,
NEW YORK, N. Y.

Reserve: Net level premium plan. American Experience $3\frac{1}{2}\%$ on (a) "Home Department" policies issued prior to January 1, 1902 (except 5% 20-year Gold Bond policies) and from January 1, 1907, to January 1, 1910, and (b) "European Department" all policies issued before January 1, 1910. American 3% on policies issued through the "Home Department" from January 1, 1902, to January 1, 1907, and all 5% 20-year Gold Bond policies and policies issued through the "Home" and "European" Departments since January 1, 1910.

Annual Dividends Payable in 1918 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	20.50	23.30	27.10	32.20	39.10	48.50	61.60	79.30
1898.....	4.55	5.28	6.26	7.53	9.10	11.07	13.65	17.14
1899.....	4.44	5.15	6.12	7.37	8.92	10.88	13.46	16.93

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**GUARDIAN LIFE INSURANCE COMPANY OF AMERICA,
NEW YORK, N. Y.—(Continued).**

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1900.....	4.34	5.03	5.97	7.20	8.74	10.69	13.26	16.72
1901.....	4.23	4.90	5.82	7.04	8.56	10.49	13.06	16.50
Prem.....	21.14	23.99	27.67	32.48	38.94	47.72	59.77	76.48
1902.....	4.46	5.14	5.98	7.01	8.30	9.89	11.90	14.50
1903.....	4.37	5.03	5.84	6.85	8.12	9.69	11.69	14.28
1904.....	4.27	4.91	5.71	6.70	7.94	9.49	11.47	14.05
1905.....	4.18	4.80	5.57	6.54	7.76	9.29	11.26	13.82
1906.....	4.09	4.69	5.44	6.38	7.58	9.09	11.04	13.59
1907.....	4.01	4.59	5.32	6.23	7.41	8.89	10.81	13.35
1908.....	3.92	4.49	5.19	6.08	7.23	8.69	10.59	13.11
1909.....	3.84	4.39	5.07	5.94	7.06	8.49	10.36	12.86
Prem.....	20.14	22.85	26.35	30.94	37.08	45.45	56.93	72.83
1910.....	3.19	3.68	4.32	5.13	6.17	7.50	9.27	11.46
1911.....	3.05	3.52	4.12	4.89	5.88	7.17	8.85	11.03
1912.....	2.92	3.36	3.93	4.66	5.60	6.84	8.46	10.60
1913.....	2.80	3.21	3.74	4.43	5.33	6.51	8.08	10.17
1914.....	2.68	3.06	3.56	4.21	5.06	6.19	7.70	9.73
1915.....	2.56	2.91	3.38	3.99	4.79	5.87	7.32	9.29
1916.....	2.44	2.77	3.21	3.78	4.52	5.55	6.95	8.84
1917.....	2.33	2.64	3.04	3.57	4.28	5.24	6.57	8.40

Net Cost (not deducting cash value) end of
5 years.. 88 100 115 135 161 198 248 318

Guaranteed cash value end of
5 years.. 37 47 59 75 93 114 137 161

The above values are on policies issued in 1913.

20 Payment Life.

Prem.....	28.10	31.10	35.00	39.80	46.20	54.80	66.60	83.20
1898.....	6.49	7.33	8.42	9.67	11.25	13.22	15.72	18.98
1899.....	6.24	7.06	8.12	9.34	10.89	12.83	15.29	18.50
1900.....	6.00	6.79	7.83	9.02	10.54	12.46	14.89	18.06
1901.....	5.77	6.54	7.55	8.71	10.21	12.11	14.52	17.67
Prem.....	31.12	34.02	37.53	41.92	47.58	55.14	65.53	80.25
1902.....	7.14	7.83	8.61	9.53	10.63	11.95	13.61	15.75
1903.....	6.93	7.60	8.35	9.24	10.32	11.62	13.27	15.41
1904.....	6.73	7.37	8.10	8.97	10.02	11.31	12.94	15.08
1905.....	6.53	7.15	7.86	8.70	9.73	11.00	12.62	14.76
1906.....	6.34	6.94	7.62	8.44	9.45	10.70	12.31	14.45
1907.....	6.16	6.74	7.40	8.19	9.18	10.41	12.01	14.15
1908.....	5.99	6.54	7.18	7.95	8.92	10.13	11.71	13.85
1909.....	5.82	6.36	6.97	7.72	8.66	9.85	11.42	13.54
Prem.....	30.12	32.87	36.22	40.38	45.73	52.87	62.68	76.60
1910.....	4.83	5.33	5.94	6.69	7.61	8.76	10.20	12.12
1911.....	4.54	5.01	5.59	6.31	7.19	8.30	9.72	11.63
1912.....	4.27	4.71	5.26	5.93	6.78	7.86	9.25	11.13
1913.....	4.00	4.41	4.93	5.57	6.38	7.42	8.78	10.63

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**GUARDIAN LIFE INSURANCE COMPANY OF AMERICA,
NEW YORK, N. Y.—(Continued).**

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1914.....	3.74	4.13	4.61	5.22	5.99	7.00	8.32	10.14
1915.....	3.50	3.86	4.31	4.88	5.61	6.58	7.86	9.64
1916.....	3.26	3.59	4.01	4.55	5.24	6.17	7.41	9.15
1917.....	3.02	3.33	3.73	4.23	4.89	5.77	6.97	8.66
Net Cost (not deducting cash value) end of								
5 years..	133	145	160	177	201	231	274	335
Guaranteed cash value end of								
5 years..	87	97	109	123	137	152	167	181

The above values are on policies issued in 1913.

20 Year Endowment.

Prem.....	48.70	49.60	50.90	53.00	56.40	62.00	.....	.....
1898.....	12.75	13.03	13.39	13.94	14.72	15.89	.....	.....
1899.....	12.19	12.47	12.83	13.37	14.15	15.30	.....	.....
1900.....	11.66	11.94	12.29	12.84	13.61	14.76	.....	.....
1901.....	11.15	11.42	11.78	12.33	13.10	14.25	.....	.....
Prem.....	49.16	49.97	51.17	53.03	56.07	61.09	69.21	.....
1902.....	10.90	11.18	11.43	11.85	12.45	13.29	14.52	.....
1903.....	10.43	10.66	10.97	11.39	11.99	12.84	14.09	.....
1904.....	9.98	10.21	10.52	10.95	11.55	12.41	13.67	.....
1905.....	9.55	9.78	10.09	10.52	11.18	12.01	13.28	.....
1906.....	9.14	9.37	9.68	10.11	10.78	11.61	12.90	.....
1907.....	8.74	8.97	9.29	9.72	10.34	11.24	12.53	.....
1908.....	8.36	8.60	8.91	9.35	9.97	10.87	12.18	.....
1909.....	8.00	8.23	8.55	8.99	9.62	10.52	11.84	.....
Prem.....	48.15	48.83	49.85	51.48	54.23	58.81	66.36	.....
1910.....	7.79	7.96	8.19	8.53	9.02	9.75	10.84	.....
1911.....	7.23	7.40	7.64	7.97	8.46	9.20	10.30	.....
1912.....	6.69	6.87	7.10	7.44	7.93	8.66	9.76	.....
1913.....	6.18	6.35	6.58	6.92	7.41	8.14	9.24	.....
1914.....	5.68	5.85	6.08	6.42	6.90	7.63	8.73	.....
1915.....	5.20	5.37	5.60	5.93	6.40	7.14	8.22	.....
1916.....	4.73	4.91	5.14	5.46	5.93	6.65	7.72	.....
1917.....	4.28	4.46	4.69	5.01	5.47	6.18	7.23	.....

Net Cost (not deducting cash value) end of								
5 years..	215	217	221	223	229	238	251	.....

Guaranteed cash value end of								
5 years..	177	177	177	178	180	183	186	.....

The above values are on policies issued in 1913.

5 Year Term.

Prem.....	11.54	12.12	13.01	14.44	16.94	21.69	.....	.....
1913.....	1.88	1.97	2.12	2.35	2.76	3.53	.....	.....
1914.....	1.88	1.97	2.12	2.35	2.76	3.53	.....	.....
1915.....	1.88	1.97	2.12	2.35	2.76	3.53	.....	.....
1916.....	1.88	1.97	2.12	2.35	2.76	3.53	.....	.....
1917.....	1.88	1.97	2.12	2.35	2.76	3.53	.....	.....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**GUARDIAN LIFE INSURANCE COMPANY OF AMERICA,
NEW YORK, N. Y.—(Continued).**

Issue of Net Cost	5 Year Term.							
	Age at Issue							
	25	30	35	40	45	50	55	60
5 years..	48	51	54	60	71	91	....	....

10 Year Term.								
Prem.....	11.80	13.10	14.78	17.47	22.10	29.26	....	....
1908.....	1.94	2.37	2.85	3.57	4.75	6.24	....	....
1909.....	1.94	2.37	2.85	3.57	4.75	6.24	....	....
Prem.....	11.80	13.53	15.66	18.66	23.05	29.88	....	....
1910.....	1.92	2.04	2.23	2.54	3.10	4.14	....	....
1911.....	1.92	2.04	2.23	2.54	3.10	4.14	....	....
1912.....	1.92	2.04	2.23	2.54	3.10	4.14	....	....
1913.....	1.92	2.04	2.23	2.54	3.10	4.14	....	....
1914.....	1.92	2.04	2.23	2.54	3.10	4.14	....	....
1915.....	1.92	2.04	2.23	2.54	3.10	4.14	....	....
1916.....	1.92	2.04	2.23	2.54	3.10	4.14	....	....
1917.....	1.92	2.04	2.23	2.54	3.10	4.14	....	....
Net Cost								
5 years..	49	52	57	65	80	106	....	....

**Dividends on Full Paid Up Life Policies According to
Attained Ages During 1918 American 3½%.**

Age	Age	Age	Age	Age	Age	Age
25 1.93	30 2.15	35 2.41	40 2.71	45 3.07	50 3.48	55 3.93
26 1.97	31 2.20	36 2.46	41 2.78	46 3.15	51 3.57	56 4.08
27 2.01	32 2.25	37 2.52	42 2.85	47 3.23	52 3.66	57 4.18
28 2.06	33 2.30	38 2.58	43 2.92	48 3.31	53 3.75	58 4.22
29 2.10	34 2.35	39 2.65	44 2.99	49 3.39	54 3.84	59 4.32

HOME LIFE INSURANCE COMPANY, NEW YORK, N. Y.

**Reserve: Full Level Premium; Actuaries 4% Prior to
1901; 1901 to 1907, American 3½%; since
American 3%.**

Annual Dividends Payable in 1918 per \$1,000 of Insurance.

Ordinary Life.								
Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	20.20	23.30	27.10	31.50	38.00	47.00	59.40	76.40
1898.....	4.71	5.36	6.06	6.63	7.58	8.91	10.78	13.32
1899.....	4.65	5.28	5.97	6.53	7.47	8.80	10.66	13.20
1900.....	4.59	5.20	5.89	6.43	7.36	8.68	10.54	13.07
1901.....	4.51	5.13	5.80	6.33	7.26	8.56	10.42	12.95

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

HOME LIFE INSURANCE COMPANY, NEW YORK, N. Y.

—(Continued).

Ordinary Life.

Issue of Prem.....	Age at Issue							
	25	30	35	40	45	50	55	60
1902.....	20.84	23.73	27.47	32.43	39.13	45.23	60.90	73.43
1903.....	5.40	6.15	7.10	8.23	9.74	11.59	13.94	16.96
1904.....	5.28	6.00	6.92	8.07	9.52	11.34	13.68	16.69
1905.....	5.16	5.86	6.76	7.87	9.29	11.09	13.41	16.41
1906.....	5.05	5.72	6.58	7.67	9.06	10.84	13.13	16.12
1907.....	4.93	5.59	6.41	7.48	8.84	10.59	12.85	15.82
Prem.....	20.14	22.85	26.35	30.94	37.03	45.45	56.33	72.33
1908.....	4.65	5.23	6.06	7.04	8.26	9.78	11.67	14.04
1909.....	4.43	5.07	5.81	6.75	7.92	9.39	11.24	13.58
1910.....	4.32	4.87	5.57	6.46	7.59	9.00	10.80	13.10
1911.....	4.16	4.68	5.34	6.18	7.25	8.62	10.36	12.61
1912.....	4.00	4.49	5.10	5.90	6.92	8.23	9.92	12.12
1913.....	3.85	4.30	4.88	5.63	6.60	7.85	9.48	11.62
1914.....	3.70	4.12	4.66	5.36	6.28	7.47	9.04	11.12
1915.....	3.56	3.95	4.45	5.11	5.96	7.10	8.60	10.60
1916.....	3.42	3.78	4.25	4.85	5.65	6.72	8.16	10.00
1917.....	3.29	3.62	4.05	4.61	5.35	6.36	7.72	9.58
1918.....	3.16	3.46	3.85	4.37	5.05	5.99	7.28	9.06

Net Cost (not deducting cash value) end of

5 years..	34	95	110	130	157	194	244	314
10 years..	163	186	216	254	306	378	477	615

Guaranteed cash value end of

5 years..	37	46	53	74	92	113	136	169
10 years..	99	129	146	177	213	251	291	339

The above values are on policies issued in 1913 and 1908.

20 Payment Life.

Prem.....	27.19	30.39	34.06	38.33	45.63	52.12	64.36	80.15
1898.....	6.13	6.76	7.47	8.32	9.34	10.56	12.30	14.87
1899.....	5.98	6.59	7.28	8.11	9.11	10.31	12.02	14.56
1900.....	5.83	6.43	7.11	7.91	8.89	10.07	11.77	14.29
1901.....	5.69	6.27	6.94	7.73	8.69	9.85	11.53	14.04
Prem.....	29.68	32.67	36.33	41.06	47.11	55.23	66.34	82.00
1902.....	7.80	8.60	9.55	10.69	12.04	13.69	15.74	18.35
1903.....	7.53	8.30	9.22	10.33	11.65	13.28	15.31	17.92
1904.....	7.28	8.01	8.90	9.98	11.28	12.88	14.90	17.50
1905.....	7.03	7.74	8.59	9.64	10.91	12.50	14.50	17.10
1906.....	6.79	7.47	8.30	9.32	10.56	12.12	14.11	16.71
Prem.....	30.12	32.87	36.22	40.38	45.73	52.87	62.63	76.00
1907.....	7.00	7.64	8.40	9.30	10.36	11.62	13.15	15.68
1908.....	6.64	7.23	7.95	8.81	9.83	11.06	12.57	14.50
1909.....	6.28	6.84	7.52	8.34	9.32	10.51	12.00	13.92

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

HOME LIFE INSURANCE COMPANY, NEW YORK, N. Y.

—(Continued).

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1910.....	5.94	6.46	7.11	7.88	8.82	9.98	11.43	13.34
1911.....	5.61	6.10	6.70	7.43	8.33	9.45	10.88	12.76
1912.....	5.29	5.75	6.31	7.00	7.86	8.94	10.33	12.19
1913.....	4.98	5.41	5.98	6.58	7.39	8.48	9.78	11.61
1914.....	4.68	5.08	5.57	6.17	6.94	7.94	9.25	11.04
1915.....	4.40	4.78	5.21	5.77	6.50	7.45	8.72	10.46
1916.....	4.12	4.45	4.87	5.39	6.07	6.97	8.19	9.89
1917.....	3.85	4.15	4.54	5.02	5.65	6.51	7.68	9.32

Net Cost (not deducting cash value) end of

5 years..	129	141	155	173	196	227	270	331
10 years..	249	272	300	335	381	441	526	647

Guaranteed cash value end of

5 years..	85	96	108	121	136	151	166	180
10 years..	209	231	256	283	312	338	363	382

The above values are on policies issued in 1913 and 1908.

20 Year Endowment.

Prem.....	47.67	48.39	49.47	51.33	55.06	60.65	68.69	....
1898.....	10.94	11.02	11.14	11.64	11.99	12.80	13.73	....
1899.....	10.58	10.65	10.77	11.26	11.61	12.41	13.32	....
1900.....	10.23	10.30	10.42	10.91	11.25	12.05	12.95	....
1901.....	9.89	9.97	10.08	10.58	10.92	11.72	12.62	....
Prem.....	49.45	50.28	51.52	53.46	56.65	61.93	70.51	....
1902.....	13.17	13.40	13.71	14.15	14.79	15.72	17.11	....
1903.....	12.58	12.81	13.12	13.56	14.21	15.16	16.56	....
1904.....	12.02	12.24	12.56	13.01	13.66	14.61	16.04	....
1905.....	11.47	11.70	12.02	12.47	13.13	14.10	15.54	....
1906.....	10.95	11.18	11.50	11.96	12.62	13.60	15.06	....
Prem.....	48.15	49.83	49.85	51.48	54.22	58.81	66.36	....
1907.....	11.25	11.41	11.63	11.94	12.41	13.08	14.10	....
1908.....	10.52	10.69	10.91	11.23	11.70	12.39	13.42	....
1909.....	9.83	9.99	10.22	10.54	11.02	11.72	12.76	....
1910.....	9.16	9.32	9.54	9.87	10.36	11.06	12.12	....
1911.....	8.51	8.68	8.90	9.23	9.71	10.42	11.49	....
1912.....	7.89	8.05	8.28	8.60	9.09	9.80	10.87	....
1913.....	7.29	7.45	7.68	8.00	8.48	9.20	10.26	....
1914.....	6.71	6.87	7.10	7.42	7.90	8.60	9.66	....
1915.....	6.15	6.31	6.54	6.86	7.33	8.03	9.08	....
1916.....	5.61	5.78	6.00	6.31	6.77	7.46	8.50	....
1917.....	5.09	5.25	5.47	5.78	6.24	6.91	7.93	....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

HOME LIFE INSURANCE COMPANY, NEW YORK, N. Y.

—(Continued).

20 Year Endowment.

Issue of	Age at Issue						
	25	30	35	40	45	50	55
Net Cost (not deducting cash value) end of							
5 years..	210	212	216	223	234	254	286
10 years..	405	410	418	431	454	493	558
Guaranteed cash value end of							
5 years..	175	175	176	177	179	181	185
10 years..	408	408	407	408	409	409	408

The above values are on policies issued in 1913 and 1908.

5 Year Term.

Prem.....	11.57	12.36	13.48	15.17	17.88	22.66	30.65
1913.....	2.47	2.63	2.84	3.14	3.57	4.24	5.24
1914.....	2.47	2.63	2.85	3.15	3.58	4.25	5.26
1915.....	2.47	2.63	2.85	3.14	3.58	4.24	5.26
1916.....	2.47	2.63	2.84	3.14	3.57	4.23	5.23
1917.....	2.46	2.63	2.84	3.13	3.56	4.20	5.19
Net Cost							
5 years..	46	49	53	60	72	92	127

10 Year Term.

Prem.....	11.78	12.68	13.99	16.05	19.56	25.58	35.42
1908.....	2.48	2.66	2.89	3.22	3.72	4.49	5.66
1909.....	2.49	2.66	2.90	3.24	3.76	4.56	5.78
1910.....	2.49	2.67	2.90	3.25	3.78	4.60	5.84
1911.....	2.50	2.67	2.91	3.26	3.79	4.62	5.87
1912.....	2.50	2.67	2.91	3.26	3.79	4.62	5.87
1913.....	2.49	2.67	2.90	3.25	3.78	4.60	5.83
1914.....	2.49	2.66	2.90	3.24	3.76	4.56	5.78
1915.....	2.49	2.66	2.89	3.23	3.73	4.52	5.70
1916.....	2.48	2.65	2.88	3.21	3.70	4.46	5.61
1917.....	2.48	2.65	2.87	3.19	3.67	4.40	5.50
Net Cost							
5 years..	46	50	56	64	79	105	149
10 years..	93	100	111	128	158	210	297

Dividends on Full Paid Up Life Policies According to
Attained Ages During 1913 American 3%.

Age	Age	Age	Age	Age	Age	Age
25 6.28	30 6.72	35 7.24	40 7.84	45 8.52	50 9.28	55 10.11
26 6.86	31 6.82	36 7.35	41 7.97	46 8.67	51 9.44	56 10.28
27 6.45	32 6.92	37 7.47	42 8.10	47 8.82	52 9.61	57 10.45
28 6.54	33 7.02	38 7.59	43 8.24	48 8.97	53 9.77	58 10.62
29 6.68	34 7.13	39 7.71	44 8.38	49 9.12	54 9.94	59 10.80

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**INDIANAPOLIS FIRE INSURANCE COMPANY,
INDIANAPOLIS, IND.**

Reserve: American 3½%, Modified Preliminary Term Plan.

Prior to 1909 it used the Actuaries 4% Full Preliminary Term Except on Endowment Forms.

*** Includes extra dividend of 20% of Gross Annual Premiums on Policies issued in 1907.**

Annual Dividends Payable in 1918 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	19.00	22.60	26.50	31.55	38.45	47.70	60.00	....
1905.....	4.88	5.52	6.58	7.73	9.21	11.13	13.54	....
Prem.....	19.49	23.13	28.54	30.08	36.23	44.47	55.48	70.48
1906.....	4.63	5.12	5.92	6.83	8.01	9.49	11.40	13.66
1907.....	4.53	5.00	5.70	6.56	7.68	9.10	10.94	13.16
*1908.....	8.33	9.34	10.61	12.30	14.61	17.59	21.57	26.76
Prem.....	19.64	23.38	28.97	30.74	37.17	46.04	58.21	75.19
1909.....	4.71	5.25	5.99	6.79	8.03	9.76	12.07	15.10
1910.....	4.56	5.07	5.74	6.48	7.62	9.24	11.44	14.35
1911.....	4.40	4.85	5.47	6.21	7.09	8.37	10.72	13.58
1912.....	4.24	4.67	5.24	5.88	6.65	7.83	10.05	12.67
1913.....	4.07	4.51	5.01	5.54	6.24	7.28	9.36	11.88
1914.....	3.94	4.31	4.75	5.25	5.82	6.78	8.69	11.02
1915.....	3.79	4.13	4.52	4.94	5.46	6.34	8.06	10.21
1916.....	3.64	3.95	4.30	4.67	5.14	5.91	7.41	9.42
1917.....	3.46	3.70	4.04	4.29	4.71	5.47	6.68	8.49

Net Cost (not deducting cash value) end of								
5 years..	79	91	107	129	158	198	251	325
10 years..	151	174	203	244	298	371	466	595

Guaranteed cash value end of								
5 years..	30	37	46	58	72	87	106	126
10 years..	75	92	113	139	165	193	223	....

The above values are on policies issued in 1913 and 1908.

20 Payment Life.

Prem.....	27.05	30.15	33.95	38.80	45.00	53.30	64.00	79.20
1905.....	5.45	6.01	6.92	7.89	9.11	10.71	12.69	15.27
Prem.....	26.84	29.68	33.16	37.55	43.31	50.77	60.60	....
1906.....	5.23	5.70	6.43	7.25	8.30	9.60	11.30	....
1907.....	5.07	5.52	6.18	6.97	7.98	9.25	10.91	....
*1908.....	10.28	11.33	12.61	14.20	16.38	19.20	22.75	....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**JEFFERSON STANDARD LIFE INSURANCE CO.,
GREENSBORO, N. C.—(Continued).**

20 Year Endowment.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	43.75	49.45	50.53	52.26	55.18	60.00	63.15	...
1908.....	9.62	9.83	10.12	10.53	11.13	12.00	13.30.	...
1909.....	8.90	9.11	9.41	9.81	10.41	11.31	12.62	...
1910.....	8.21	8.42	8.72	9.14	9.73	10.64	11.96	...
1911.....	7.55	7.76	8.05	8.47	9.07	9.99	11.31	...
1912.....	6.91	7.13	7.42	7.83	8.44	9.36	10.68	...
Prem.....	43.10	48.96	50.30	52.14	55.28	60.44	63.77	...
1913.....	7.89	8.10	8.36	8.79	9.38	10.28	11.66	...
1914.....	7.31	7.52	7.79	8.20	8.76	9.68	11.07	...
1915.....	6.76	6.97	7.24	7.64	8.22	9.11	10.48	...
1916.....	6.24	6.46	6.71	7.11	7.68	8.55	9.91	...
1917.....	5.74	5.94	6.20	6.60	7.15	8.01	9.34	...

Net Cost (not deducting cash value) end of								
5 years..	214	213	223	231	245	267	303	....
10 years..	419	425	434	448	473	516	586	....

Guaranteed cash value end of								
5 years..	128	128	128	128	130	131	134	....
10 years..	376	376	376	376	376	376	376	....

The above values are on policies issued in 1913 and 1908

**JOHN HANCOCK MUTUAL LIFE INSURANCE CO.,
BOSTON, MASS.**

Reserve: Net Level Premium. Prior to 1901 Actuaries 4%
since American 3½%.

Annual Dividends Payable in 1918 per \$1,000 of Insurance

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	20.20	23.30	27.30	32.60	39.70	49.20	61.90	79.14
1898.....	5.70	6.75	8.15	10.05	12.45	15.60	19.70	24.94
1899.....	5.55	6.55	7.95	9.75	12.10	15.20	19.20	24.45
1900.....	5.40	6.35	7.70	9.50	11.75	14.80	18.75	23.93
Prem.....	21.14	23.96	27.63	32.43	39.03	47.99	60.33	77.47
1901.....	5.65	6.35	7.40	8.85	10.85	13.65	17.40	22.20
1902.....	5.55	6.20	7.20	8.60	10.55	13.20	16.90	21.73
1903.....	5.45	6.10	7.00	8.35	10.20	12.80	16.45	21.25
1904.....	5.35	5.95	6.85	8.10	9.90	12.40	15.95	20.75
1905.....	5.25	5.85	6.65	7.90	9.60	12.05	15.45	20.25
1906.....	5.15	5.70	6.50	7.65	9.35	11.65	15.00	19.70
1907.....	5.05	5.60	6.35	7.45	9.05	11.30	14.55	19.10

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**JOHN HANCOCK MUTUAL LIFE INSURANCE CO.,
BOSTON, MASS.—(Continued).**

Ordinary Life.

Issue of Prem.....	Age at Issue							
	25	30	35	40	45	50	55	60
1908.....	19.63	23.35	25.38	30.55	36.86	45.49	57.37	73.83
1909.....	3.70	4.15	4.75	5.65	6.95	8.85	11.55	15.55
1910.....	3.63	4.05	4.60	5.45	6.70	8.55	11.10	15.00
1911.....	3.55	3.95	4.50	5.25	6.45	8.20	10.65	14.40
1912.....	3.50	3.85	4.35	5.10	6.20	7.90	10.25	13.85
1913.....	3.40	3.80	4.25	4.95	6.00	7.55	9.80	13.35
1914.....	3.35	3.70	4.15	4.80	5.75	7.25	9.40	12.80
1915.....	3.30	3.60	4.05	4.65	5.55	6.95	9.05	12.30
1916.....	3.20	3.55	3.95	4.50	5.35	6.70	8.65	11.80
1917.....	3.15	3.45	3.85	4.40	5.20	6.45	8.30	11.30
Net Cost (not deducting cash value) end of								
5 years..	32	84	110	130	157	194	244	310
10 years..	166	190	221	261	315	387	485	619
20 years..	323	373	434	516	626	774	972	1242

Guaranteed cash value end of								
5 years..	37	47	59	74	92	113	136	160
10 years..	89	110	136	167	202	241	281	322
20 years..	193	235	282	332	384	434	483	530

The above values are on policies issued in 1913, 1908 and 1898.

20 Payment Life.

Prem.....	28.10	31.40	35.40	40.40	47.10	55.70	67.20	82.80
1898.....	7.63	8.65	9.80	11.15	12.85	14.90	17.35	20.10
1899.....	7.45	8.40	9.55	10.95	12.75	14.90	17.60	20.95
1900.....	7.25	8.20	9.30	10.70	12.55	14.75	17.70	21.45
Prem.....	30.05	32.98	36.62	41.18	47.09	54.98	65.81	81.09
1901.....	7.30	8.00	8.90	10.15	11.75	13.85	16.65	20.45
1902.....	7.10	7.80	8.65	9.90	11.45	13.60	16.50	20.50
1903.....	6.95	7.60	8.45	9.60	11.20	13.30	16.25	20.40
1904.....	6.75	7.40	8.20	9.35	10.90	13.00	15.95	20.20
1905.....	6.60	7.20	8.00	9.10	10.60	12.65	15.65	19.90
1906.....	6.45	7.05	7.80	8.85	10.30	12.35	15.25	19.50
1907.....	6.30	6.85	7.60	8.60	10.00	12.00	14.85	19.10
Prem.....	28.55	31.37	34.87	39.25	44.92	52.48	62.85	77.50
1908.....	4.90	5.35	5.90	6.75	7.90	9.55	11.95	15.60
1909.....	4.75	5.20	5.75	6.50	7.60	9.25	11.55	15.10
1910.....	4.65	5.05	5.55	6.30	7.35	8.90	11.15	14.60
1911.....	4.50	4.90	5.40	6.05	7.05	8.55	10.75	14.10
1912.....	4.40	4.75	5.25	5.85	6.80	8.25	10.35	13.60
1913.....	4.25	4.60	5.05	5.65	6.55	7.90	9.95	13.05
1914.....	4.15	4.50	4.90	5.50	6.30	7.60	9.55	12.55
1915.....	4.05	4.35	4.75	5.30	6.10	7.30	9.20	12.05
1916.....	3.95	4.25	4.60	5.15	5.85	7.00	8.80	11.60
1917.....	3.85	4.15	4.50	5.00	5.65	6.75	8.45	11.10

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**JOHN HANCOCK MUTUAL LIFE INSURANCE CO.,
BOSTON, MASS.—(Continued).**

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Net Cost (not deducting cash value) end of								
5 years..	123	135	151	170	194	226	268	327
10 years..	246	271	301	340	388	451	536	653
20 years..	453	506	570	649	755	892	1076	1326
Guaranteed cash value end of								
5 years..	79	89	102	115	131	147	163	179
10 years..	184	206	232	261	291	321	348	379
20 years..	416	469	527	587	648	707	762	812

The above values are on policies issued in 1913, 1908 and 1898.

20 Year Endowment.

Prem.....	48.60	49.60	51.00	53.20	57.00	62.80	71.70	....
1898.....	12.65	12.80	12.90	13.15	13.65	14.30	15.30	....
1899.....	12.25	12.45	12.65	13.00	13.65	14.65	16.20	....
1900.....	11.90	12.10	12.40	12.80	13.65	14.85	16.75	....
Prem.....	49.98	50.74	51.88	53.69	56.70	61.75	70.02	....
1901.....	11.00	11.20	11.50	12.00	12.75	14.00	16.10	....
1902.....	10.70	10.85	11.20	11.70	12.55	13.95	16.20	....
1903.....	10.35	10.55	10.90	11.45	12.30	13.75	16.15	....
1904.....	10.05	10.25	10.60	11.15	12.05	13.55	16.00	....
1905.....	9.70	9.90	10.25	10.85	11.75	13.30	15.75	....
1906.....	9.40	9.65	9.95	10.50	11.45	13.00	15.45	....
1907.....	9.10	9.35	9.65	10.25	11.15	12.65	15.15	....
Prem.....	48.48	49.13	50.14	51.77	54.53	59.25	67.07	....
1908.....	7.60	7.70	7.95	8.30	9.00	10.25	12.30	....
1909.....	7.30	7.45	7.65	8.00	8.70	9.90	11.90	....
1910.....	7.05	7.15	7.40	7.75	8.40	9.55	11.50	....
1911.....	6.80	6.90	7.10	7.45	8.10	9.25	11.10	....
1912.....	6.55	6.65	6.85	7.20	7.80	8.90	10.70	....
1913.....	6.30	6.45	6.60	6.95	7.50	8.55	10.30	....
1914.....	6.10	6.20	6.40	6.70	7.20	8.25	9.90	....
1915.....	5.90	6.00	6.15	6.45	6.95	7.90	9.55	....
1916.....	5.65	5.75	5.95	6.20	6.70	7.60	9.15	....
1917.....	5.45	5.55	5.75	6.00	6.45	7.30	8.75	....
Net Cost (not deducting cash value) end of								
5 years..	213	216	220	227	238	257	288	....
10 years..	425	430	439	453	475	513	575	....
20 years..	792	808	830	866	926	1020	1163	....
Guaranteed cash value end of								
5 years..	174	174	174	175	177	180	184	....
10 years..	396	396	396	397	398	398	398	....
20 years..	1000	1000	1000	1000	1000	1000	1000	....

The above values are on policies issued in 1913, 1908 and 1898.

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**JOHN HANCOCK MUTUAL LIFE INSURANCE CO.,
BOSTON, MASS.—(Continued).**

5 Year Term.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	11.01	11.71	12.71	14.24	16.78	21.36	29.13	....
1913.....	1.90	2.00	2.20	2.45	2.95	3.90	5.55	....
1914.....	1.90	2.00	2.15	2.40	2.85	3.70	5.20	....
1915.....	1.90	1.95	2.10	2.35	2.75	3.50	4.90	....
1916.....	1.85	1.95	2.10	2.30	2.65	3.30	4.60	....
1917.....	1.85	1.95	2.05	2.25	2.55	3.15	4.30	....

Net cost								
5 years..	46	49	53	59	70	89	121	....

10 Year Term.

Prem.....	11.23	12.03	13.23	15.15	18.50	24.34	34.02	....
1908.....	2.00	2.20	2.45	2.95	3.90	5.50	8.20	....
1909.....	2.00	2.15	2.40	2.85	3.70	5.15	7.60	....
1910.....	2.00	2.10	2.35	2.75	3.50	4.85	7.10	....
1911.....	1.95	2.10	2.30	2.65	3.35	4.55	6.60	....
1912.....	1.95	2.05	2.25	2.55	3.20	4.30	6.15	....
1913.....	1.95	2.05	2.20	2.50	3.05	4.05	5.75	....
1914.....	1.90	2.00	2.15	2.40	2.90	3.80	5.35	....
1915.....	1.90	2.00	2.15	2.35	2.80	3.60	5.05	....
1916.....	1.90	1.95	2.10	2.30	2.70	3.45	4.75	....
1917.....	1.85	1.95	2.05	2.25	2.60	3.25	4.45	....

Net cost								
5 years....	47	50	56	64	78	104	145	....
10 years..	96	103	113	130	158	207	287	....

**Deferred Dividends Paid in 1918, and Annual Premiums
per \$1,000 of Insurance.**

Dividend Period.

Age at 3d Period.	Whole Life.				Twenty Payment Life.			
	3d Period.		4th Period.		3d Period.		4th Period.	
	Issue.	Pr.	Div.	Pr.	Div.	Pr.	Div.	Pr.
25..	21.14	28.60	....	....	30.05	36.00	28.10	39.60
35..	27.63	36.40	29.70	64.10	36.62	43.70	35.40	50.80
45..	39.02	52.40	....	....	47.09	57.80	47.10	68.20
55..	....	....	....	....	65.81	85.00	....	....

Age at Issue	5 Year 20 Year Endowment.			
	3d Period.		4th Period.	
	Pr.	Div.	Pr.	Div.
25.....	49.98	53.00	48.60	64.70
35.....	51.88	56.00	51.00	67.40
45.....	56.70	64.00	....	....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**KANSAS CITY LIFE INSURANCE CO.,
KANSAS CITY, Mo.**

Reserve: Prior to 1910 Actuaries 4%; Full Preliminary Term; since American 3½%. Modified Preliminary Term.

Annual Dividends Payable in 1918 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue						
	25	30	35	40	45	50	55
Prem.....	23.65	26.65	30.40	35.16	41.35	49.60	61.97
1911.....	5.29	5.87	6.56	6.45	7.45	7.48	9.43
1912.....	5.23	5.79	6.48	6.35	7.27	7.23	8.95
1913.....	5.18	5.73	6.38	6.24	7.13	7.00	8.54
1914.....	5.13	5.67	6.30	6.16	6.98	6.83	8.23
1915.....	5.07	5.62	6.24	6.08	6.88	6.68	7.97
1916.....	5.04	5.55	6.18	6.00	6.76	6.55	7.74
1917.....	4.99	5.51	6.11	5.93	6.70	6.43	7.56

20 Payment Life.

Prem.....	32.57	35.62	39.32	43.84	49.43	56.66	67.29
1911.....	7.05	8.37	8.02	9.87	9.76	13.01	13.92
1912.....	6.98	8.27	7.93	9.70	9.55	12.56	13.22
1913.....	6.90	8.17	7.83	9.55	9.36	12.20	12.63
1914.....	6.85	8.09	7.71	9.42	9.17	11.87	12.16
1915.....	6.77	8.00	7.64	9.30	9.03	11.61	11.75
1916.....	6.71	7.93	7.56	9.18	8.90	11.39	11.45
1917.....	6.65	7.86	7.48	9.09	8.78	11.19	11.16

LAFAYETTE LIFE INSURANCE CO., LAFAYETTE, IND.

Reserve: American 3½% Full Preliminary Term prior to 1909; since Modified Preliminary Term.

Annual Dividends Payable in 1918 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue						
	25	30	35	40	45	50	55
Prem.....	21.44	24.33	28.06	32.91	39.45	48.38	60.62
1905.....	3.39	4.09	4.95	6.16	7.80	10.02	13.01
Prem.....	21.40	24.23	27.92	32.78	39.32	48.27	60.45
1906.....	3.35	4.00	4.84	6.05	7.69	9.92	12.88
1907.....	3.15	3.72	4.49	5.57	7.10	9.90	11.99
1908.....	2.93	3.46	4.16	5.12	6.52	8.47	11.09
1909.....	2.73	3.20	3.82	4.69	5.97	7.77	10.22
1910.....	2.54	2.95	3.51	4.27	5.42	7.07	9.35
1911.....	2.34	2.71	3.21	3.87	4.89	6.39	8.51
1912.....	2.16	2.48	2.92	3.49	4.38	5.75	7.67
1913.....	1.98	2.26	2.63	3.13	3.88	5.10	6.85
1914.....	1.81	2.05	2.36	2.78	3.42	4.48	6.06
1915.....	1.65	1.84	2.10	2.45	2.96	3.87	5.26
1916.....	1.49	1.64	1.84	2.11	2.53	3.29	4.49

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

LAFAYETTE LIFE INSURANCE CO., LAFAYETTE, IND.
—(Continued).

20 Payment Life.

Issue of	Age at Issue						
	25	30	35	40	45	50	55 60
Prem.....	31.58	34.46	37.99	42.39	48.07	55.67	.....
1905.....	5.73	6.83	7.09	8.11	9.51	11.40	.....
Prem.....	31.58	34.42	37.97	42.37	47.91	55.36	65.52 79.83
1906.....	5.68	6.30	7.08	8.10	9.37	11.13	13.56 16.98
1907.....	5.25	5.80	6.50	7.44	8.62	10.30	12.65 16.01
1908.....	4.83	5.33	5.96	6.79	7.89	9.48	11.73 14.97
1909.....	4.43	4.87	5.44	6.19	7.19	8.66	10.80 13.93
1910.....	4.02	4.43	4.93	5.59	6.47	7.87	9.88 12.90
1911.....	3.65	3.99	4.44	5.03	5.80	7.07	8.98 11.80
1912.....	3.25	3.59	3.98	4.47	5.17	6.31	8.06 10.73
1913.....	2.95	3.18	3.51	3.95	4.50	5.55	7.18 9.67
1914.....	2.60	2.81	3.09	3.44	3.90	4.81	6.28 8.63
1915.....	2.29	2.45	2.67	2.95	3.30	4.10	5.44 7.57
1916.....	1.97	2.10	2.25	2.48	2.74	3.39	4.59 6.55

20 Year Endowment.

Prem.....	50.43	51.38	52.65	54.50	57.42	62.22	.....
1906.....	10.25	10.83	11.52	12.44	13.70	15.51	.....
1907.....	9.34	9.91	10.61	11.51	12.76	14.58	.....
1908.....	8.45	9.05	9.57	10.61	11.86	13.65	.....
Prem.....	49.34	50.12	51.26	53.04	55.95	60.75	.....
1909.....	8.20	8.45	8.83	9.43	10.42	11.98	.....
1910.....	7.39	7.65	8.01	8.59	9.57	11.08	.....
1911.....	6.62	6.87	7.24	7.79	8.78	10.50	.....
Prem.....	47.39	48.32	49.61	51.54	54.60	59.55	67.47 80.05
1912.....	4.12	4.50	4.99	5.67	6.68	8.22	10.60 14.22
1913.....	3.41	3.80	4.26	4.92	5.89	7.37	9.64 13.15
1914.....	2.74	3.11	3.56	4.20	5.11	6.53	8.69 12.07
1915.....	2.07	2.44	2.90	3.52	4.38	5.73	7.80 11.00
1916.....	1.45	1.82	2.25	2.84	3.68	4.94	6.91 9.94

5 Year Term.

Prem.....	11.06	11.64	12.50	13.87	16.26	20.83	.....
1913.....	.89	1.07	1.34	1.76	2.54	4.02	.....
1914.....	.89	1.04	1.30	1.70	2.38	3.75	.....
1915.....	.86	1.02	1.25	1.62	2.27	3.52	.....
1916.....	.84	.99	1.21	1.56	2.14	3.29	.....

10 Year Term.

Prem.....	11.34	12.03	13.10	14.94	18.27	24.32	.....
1911.....	.99	1.19	1.53	2.11	3.20	5.12	.....
1912.....	.97	1.16	1.47	2.01	2.99	4.78	.....
1913.....	.93	1.12	1.42	1.92	2.80	4.47	.....
1914.....	.93	1.09	1.37	1.82	2.62	4.16	.....
1915.....	.90	1.06	1.31	1.73	2.49	3.90	.....
1916.....	.88	1.03	1.25	1.66	2.33	3.62	.....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**LINCOLN NATIONAL LIFE INSURANCE CO.,
FORT WAYNE, IND.**

Reserve: American $3\frac{1}{2}\%$; Modified Preliminary Term Plan

Annual Dividends Payable During Year Ending June 30
1918, per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	21.00	24.00	27.80	32.60	38.80	47.30	58.60	74.20
1907.....	3.59	4.28	5.15	6.21	7.49	9.30	11.46	14.41
1908.....	3.51	4.17	5.00	5.97	7.20	8.94	11.06	14.00
1909.....	3.48	4.10	4.89	5.80	6.97	8.67	10.76	13.71
1910.....	3.45	4.04	4.78	5.68	6.75	8.37	10.48	13.44
1911.....	3.43	4.00	4.68	5.49	6.51	8.10	10.11	13.22

Endowment at 85.

Prem.....	20.46	23.31	27.01	31.93	38.57	47.70	60.35	78.10
1912.....	2.93	3.32	3.88	4.68	5.92	7.81	10.66	14.83
1913.....	2.93	3.29	3.79	4.55	5.69	7.51	10.29	14.40
1914.....	2.91	3.25	3.72	4.41	5.48	7.21	9.91	13.95
1915.....	2.79	3.09	3.51	4.14	5.11	6.69	9.22	13.06
1916.....	2.67	2.94	3.31	3.88	4.76	6.20	8.54	12.15

20 Payment Life.

Prem.....	30.10	33.30	37.00	41.60	47.20	54.60	64.50	78.20
1907.....	5.37	6.14	6.90	7.90	8.99	10.45	12.30	14.76
1908.....	5.13	5.85	6.57	7.51	8.56	9.99	11.84	14.35
1909.....	4.94	5.62	6.29	7.19	8.20	9.61	11.49	14.00
1910.....	4.73	5.39	6.02	6.87	7.85	9.23	11.11	13.75
1911.....	4.58	5.19	5.79	6.59	7.49	8.85	10.73	13.39

Endowment at 85.

Prem.....	29.37	32.33	35.99	40.59	46.55	54.52	65.47	80.90
1912.....	3.78	4.14	4.66	5.39	6.49	8.21	10.86	14.89
1913.....	3.63	3.97	4.45	5.12	6.15	7.83	10.44	14.43
1914.....	3.50	3.81	4.25	4.88	5.84	7.45	10.01	13.90
1915.....	3.26	3.54	3.93	4.51	5.38	6.86	9.27	13.07
1916.....	3.03	3.27	3.63	4.15	4.94	6.30	8.56	12.16

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**LINCOLN NATIONAL LIFE INSURANCE CO.,
FORT WAYNE, IND.—(Continued).**

20 Year Endowment.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	48.00	48.60	49.55	51.10	53.70	58.20	65.60	77.65
1908.....	8.24	7.97	7.80	7.72	7.88	8.49	9.73	12.10
1909.....	7.69	7.44	7.26	7.19	7.37	8.02	9.33	11.82
1910.....	7.17	6.92	6.76	6.69	6.88	7.56	8.92	11.50
1911.....	6.69	6.44	6.29	6.21	6.39	7.09	8.49	11.13
Prem.....	48.26	49.01	50.14	51.94	54.91	59.89	68.06	81.12
1912.....	6.61	6.53	6.54	6.69	7.17	8.24	10.26	13.65
1913.....	6.18	6.11	6.12	6.28	6.74	7.79	9.81	13.22
1914.....	5.79	5.72	5.73	5.88	6.31	7.35	9.35	12.74
1915.....	5.31	5.24	5.23	5.37	5.75	6.70	8.59	11.83
1916.....	4.85	4.77	4.75	4.87	5.20	6.08	7.84	10.91

MANHATTAN LIFE INSURANCE CO., NEW YORK, N. Y.

Reserve: Net Level Premium; prior to 1901 Actuaries 4%;
January 1, 1901, to January 1, 1913, American 3%;
select and ultimate American 3% January 1, 1913, to
February 1, 1916; since select and ultimate American
3½%.

Annual Dividends Payable During Year Ending April 15,
1918, per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	21.84	24.18	27.88	32.76	39.36	48.39	60.82	78.09
1902.....	2.42	2.75	3.21	3.82	4.65	5.78	7.29	9.34
1903.....	2.42	2.75	3.21	3.82	4.65	5.78	7.29	9.34
1904.....	2.42	2.75	3.21	3.82	4.65	5.78	7.29	9.34
1905.....	2.42	2.75	3.21	3.82	4.65	5.78	7.29	9.34
1906.....	2.42	2.75	3.21	3.82	4.65	5.78	7.29	9.34
Prem.....	21.88	24.26	27.97	32.84	39.36	48.24	60.42	77.30
1907.....	2.46	2.83	3.30	3.90	4.65	5.63	6.89	8.55
Prem.....	20.14	22.85	26.35	30.94	37.08	45.45	56.93	72.83
1908.....	1.22	1.42	1.68	2.00	2.37	2.84	3.40	4.08
1909.....	1.16	1.35	1.58	1.89	2.24	2.70	3.23	3.90
1910.....	1.10	1.28	1.50	1.78	2.12	2.54	3.06	3.72
1911.....	1.04	1.21	1.42	1.68	2.00	2.40	2.90	3.54

NOTE.—In computing the net cost if policy is surren-
dered, it must be remembered that the above figures include
the 1918 dividend, and that in some companies this dividend
is contingent upon the payment of the 1918 premium.

MANHATTAN LIFE INSURANCE CO., NEW YORK, N. Y.

—(Continued).

Ordinary Life.

Issue of	Age at Issue						
	25	30	35	40	45	50	55
1912.....	.98	1.14	1.34	1.58	1.88	2.26	2.74
1913.....	.93	1.08	1.26	1.48	1.76	2.12	2.58
1914.....	.88	1.01	1.18	1.39	1.64	1.98	2.41
1915.....	.83	.95	1.10	1.29	1.53	1.84	2.24

20 Payment Life.

Prem.....	30.25	33.20	36.87	41.46	47.42	55.38	66.30
1902.....	3.24	3.68	4.10	4.65	5.32	6.14	7.58
1903.....	3.08	3.44	3.90	4.45	5.11	6.10	7.58
1904.....	2.93	3.28	3.72	4.24	4.95	6.10	7.58
1905.....	2.78	3.12	3.54	4.06	4.95	6.10	7.58
1906.....	2.64	2.95	3.38	4.06	4.95	6.10	7.58
Prem.....	31.87	34.29	37.85	42.29	48.01	55.67	66.18
1907.....	3.57	3.93	4.36	4.89	5.54	6.39	7.46
Prem.....	30.07	32.82	36.17	40.34	45.69	52.84	62.66
1908.....	2.27	2.46	2.68	2.94	3.22	3.56	3.94
1909.....	2.14	2.32	2.52	2.76	3.04	3.36	3.74
1910.....	2.02	2.18	2.38	2.60	2.84	3.16	3.53
1911.....	1.90	2.04	2.22	2.43	2.66	2.96	3.32
1912.....	1.78	1.92	2.08	2.28	2.50	2.78	3.12
1913.....	1.67	1.80	1.94	2.12	2.32	2.58	2.92
1914.....	1.56	1.67	1.80	1.97	2.16	2.40	2.72
1915.....	1.46	1.56	1.68	1.82	2.00	2.22	2.52

20 Year Endowment.

Prem.....	50.18	50.96	52.13	53.98	57.03	62.15	70.51
1902.....	6.04	6.15	6.28	6.48	6.76	7.23	8.31
1903.....	5.72	5.83	5.97	6.17	6.51	7.23	8.31
1904.....	5.42	5.53	5.75	6.05	6.51	7.23	8.31
1905.....	5.38	5.53	5.75	6.05	6.51	7.23	8.31
1906.....	5.38	5.53	5.75	6.05	6.51	7.23	8.31
Prem.....	49.42	50.27	51.50	53.41	56.52	61.62	69.87
1907.....	4.62	4.84	5.12	5.48	6.00	6.70	7.67
Prem.....	48.02	48.71	49.74	51.39	54.14	58.75	66.32
1908.....	3.22	3.28	3.36	3.46	3.62	3.83	4.12
1909.....	2.96	3.03	3.10	3.21	3.37	3.58	3.88
1910.....	2.72	2.79	2.86	2.97	3.12	3.34	3.65
1911.....	2.48	2.55	2.62	2.74	2.89	3.11	3.41
1912.....	2.26	2.32	2.40	2.50	2.66	2.88	3.18
1913.....	2.04	2.10	2.18	2.28	2.44	2.66	2.96
1914.....	1.82	1.89	1.96	2.07	2.22	2.44	2.74
1915.....	1.62	1.68	1.76	1.86	2.02	2.22	2.52

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

MARYLAND LIFE INSURANCE CO., BALTIMORE, MD

Reserve: The company states that for its own purposes it adopts a more conservative reserve than that required by the State of Maryland, viz.: All business written prior to 1898 and still in force is based on American 4% Table. All business issued between January 1, 1898, and September, 1901, is based on the American 3½% Table. Business issued from September 1, 1901, to September, 1911, is also based on the American Experience Table with 3½% interest, but with a slight extra reserve on certain classes of policies. All business written since September, 1911, on the participating plan is valued on the American Experience Table with 3¼% interest. Non-participating policies issued since January 1, 1898, on the American Experience Table with 3½% interest.

Annual Dividends Payable during year beginning April 1, 1918, per \$1,000 of Insurance.

Ordinary Life.

Issue of Prem.....	Age at Issue							
	25	30	35	40	45	50	55	60
1897.....	19.89	22.70	26.38	31.30	37.97	47.18	59.91	77.63
1898.....	3.13	3.68	4.86	5.19	6.22	7.52	9.17	10.40
1899.....	3.06	3.59	4.25	5.07	6.09	7.38	9.03	10.25
1900.....	2.98	3.50	4.15	4.95	5.96	7.24	8.89	10.10
1901.....	2.91	3.41	4.05	4.83	5.83	7.10	8.75	9.95
1902.....	2.84	3.33	3.95	4.72	5.70	6.95	8.60	9.80
Prem.....	21.14	23.95	27.61	32.45	38.98	47.92	60.23	77.33
1903.....	3.89	4.30	5.06	6.00	7.15	8.57	10.32	12.51
1904.....	3.57	4.14	4.87	5.78	6.90	8.30	10.13	12.21
1905.....	3.44	3.99	4.68	5.57	6.66	8.02	9.74	11.89
1906.....	3.31	3.84	4.50	5.36	6.41	7.75	9.44	11.58
1907.....	3.19	3.69	4.32	5.15	6.17	7.48	9.13	11.25
1908.....	3.08	3.55	4.15	4.94	5.93	7.20	8.83	10.92
1909.....	2.97	3.41	3.99	4.74	5.70	6.94	8.52	10.58
1910.....	2.86	3.28	3.82	4.55	5.46	6.66	8.21	10.24
1911.....	2.76	3.15	3.67	4.36	5.23	6.39	7.90	9.90
1912.....	2.65	3.04	3.52	4.17	5.01	6.13	7.60	9.55
Prem.....	21.14	23.95	27.61	32.45	38.98	47.92	60.23	77.33
1913.....	2.60	2.98	3.46	4.08	4.93	6.03	7.51	9.47
1914.....	2.48	2.83	3.28	3.86	4.66	5.71	7.12	9.03
1915.....	2.37	2.69	3.10	3.65	4.40	5.39	6.74	8.59
1916.....	2.28	2.55	2.93	3.44	4.14	5.07	6.36	8.14
1917.....	2.15	2.42	2.77	3.24	3.88	4.76	5.99	7.69

20 Payment Life.

Prem.....	27.89	30.36	34.08	38.83	45.03	.....	C4.82	.....
1897.....	4.77	5.36	6.06	6.92	7.94	.....	10.72	.....
1898.....	4.60	5.17	5.86	6.69	7.68	.....	10.42	.....
1899.....	4.44	4.99	5.65	6.47	7.44	.....	10.12	.....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

MARYLAND LIFE INSURANCE CO., BALTIMORE, MD.—

(Continued).

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1900.....	4.29	4.82	5.46	6.16	7.21	....	9.87	....
1901.....	4.14	4.66	5.28	6.05	6.99	....	9.62	....
Prem.....	29.91	32.83	36.45	41.01	46.91	....	65.63	....
1902.....	5.76	6.41	7.18	8.09	9.16	....	11.89	....
1903.....	5.47	6.09	6.88	7.71	8.74	....	11.44	....
1904.....	5.19	5.78	6.49	7.34	8.35	....	11.01	....
1905.....	4.93	5.48	6.16	6.98	7.96	....	10.58	....
1906.....	4.67	5.20	5.84	6.63	7.58	....	10.17	....
1907.....	4.43	4.92	5.54	6.30	7.22	....	9.76	....
1908.....	4.19	4.66	5.24	5.98	6.87	....	9.36	....
1909.....	3.95	4.41	4.96	5.66	6.52	....	8.97	....
1910.....	3.74	4.16	4.70	5.35	6.19	....	8.58	....
1911.....	3.53	3.98	4.43	5.06	5.86	....	8.20	....
Prem.....	29.91	32.83	36.45	41.01	46.91	....	65.63	....
1912.....	3.42	3.81	4.30	4.92	5.71	....	8.07	....
1913.....	3.17	3.54	3.99	4.57	5.33	....	7.60	....
1914.....	2.93	3.28	3.70	4.24	4.95	....	7.15	....
1915.....	2.71	3.02	3.41	3.92	4.59	....	6.69	....
1916.....	2.49	2.77	3.13	3.61	4.24	....	6.25	....

20 Year Endowment.

Prem.....	47.68	....	49.79	....	55.04	....	69.94	....
1897.....	9.19	....	9.58	....	10.37	....	12.11	....
1898.....	8.77	....	9.16	....	9.94	....	11.66	....
1899.....	8.37	....	8.76	....	9.54	....	11.25	....
1900.....	7.99	....	8.38	....	9.16	....	10.87	....
1901.....	7.63	....	8.02	....	8.81	....	10.53	....
Prem.....	49.51	....	51.46	....	56.36	....	69.77	....
1902.....	11.93	....	12.14	....	12.70	....	14.22	....
1903.....	11.32	....	11.54	....	12.11	....	13.65	....
1904.....	10.74	....	10.96	....	11.55	....	13.12	....
1905.....	10.17	....	10.41	....	11.01	....	12.61	....
1906.....	9.65	....	9.88	....	10.49	....	12.12	....
1907.....	9.14	....	9.37	....	9.99	....	11.64	....
1908.....	8.65	....	8.88	....	9.50	....	11.18	....
1909.....	8.18	....	8.41	....	9.04	....	10.72	....
1910.....	7.72	....	7.96	....	8.59	....	10.28	....
1911.....	7.29	....	7.53	....	8.15	....	9.85	....
Prem.....	48.19	....	50.26	....	55.28	....	68.66	....
1912.....	....	....	....	....	....	....	....	....
1913.....	4.77	....	5.17	....	5.97	....	7.67	....
1914.....	4.29	....	4.69	....	5.48	....	7.16	....
1915.....	3.83	....	4.22	....	5.00	....	6.66	....
1916.....	3.38	....	3.77	....	4.54	....	6.17	....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

MARYLAND LIFE INSURANCE CO., BALTIMORE, MD.—

(Continued).

**Deferred Dividends Paid in 1917 and Annual Premiums
per \$1,000 of Insurance.**

Dividend Period.

Whole Life.

Age at Issue.	5 Year						20 Year.	
	1st Period.		2d Period.		3d Period.			
	Pr.	Div.	Pr.	Div.	Pr.	Div.	Pr.	Div.
25.....	21.14	13.11	21.14	15.86	21.14	21.14	19.89	110.89
35.....	27.61	17.12	27.61	20.71	27.61	27.61	26.38	147.07
45.....	38.98	24.17	38.98	29.24	38.98	38.98	37.97	211.68
55.....	60.23	37.34	60.23	45.17	60.23	60.23	59.91	334.00

Twenty Payment Life.

25.....	29.91	16.81	29.91	22.13	29.91	29.91	27.39	122.16
35.....	36.45	20.48	36.45	26.97	36.45	36.45	34.08	152.00
45.....	46.91	26.86	46.91	34.71	46.91	46.91	45.03	200.83
55.....	65.63	36.88	65.63	48.57	65.63	65.63	64.82	289.10

Twenty Year Endowment.

25.....	48.19	25.01	49.51	44.60	49.51	56.11	47.68	212.65
35.....	50.26	26.08	51.46	45.29	51.46	57.46	49.79	222.06
45.....	55.23	28.69	56.36	48.43	56.36	61.76	55.04	245.48
55.....	68.66	35.63	69.77	58.82	69.77	75.32	69.24	308.81

MASSACHUSETTS MUTUAL LIFE INSURANCE CO., SPRINGFIELD, MASS.

**Reserve: Full Level Premium, Actuaries 4% Prior to 1901;
American 3½% from 1901 to September 30, 1907;
since American 3%.**

**Annual Dividends Payable During Year Beginning
June 1, 1918.**

Ordinary Life.

Issue of Prem.....	Age at Issue							
	25	30	35	40	45	50	55	60
1898.....	20.20	23.30	27.30	32.60	39.70	49.20	61.90	79.10
1899.....	6.44	7.67	9.30	11.44	14.27	17.97	22.78	29.02
1900.....	6.29	7.46	9.03	11.12	13.87	17.50	22.25	28.46
1900.....	6.16	7.25	8.77	10.81	13.47	17.03	21.73	27.88

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**MASSACHUSETTS MUTUAL LIFE INSURANCE CO.,
SPRINGFIELD, MASS.—(Continued).**

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	21.14	23.96	27.63	32.48	39.82	47.99	60.33	77.41
1901.....	7.23	8.25	9.64	11.58	14.20	17.75	22.53	28.57
1902.....	7.06	8.02	9.32	11.19	13.72	17.16	21.84	27.86
1903.....	6.90	7.80	9.05	10.82	13.25	16.58	21.15	27.25
1904.....	6.74	7.61	8.78	10.46	12.79	16.01	20.46	26.45
1905.....	6.59	7.41	8.52	10.11	12.35	15.46	19.78	25.77
1906.....	6.44	7.22	8.27	9.78	11.92	14.91	19.11	24.96
1907.....	6.30	7.05	8.04	9.46	11.50	14.38	18.44	24.16
Prem.....	20.14	22.85	26.35	30.94	37.69	45.45	56.93	72.81
1908.....	5.34	5.99	6.79	7.82	9.09	10.67	12.62	15.07
1909.....	5.14	5.74	6.51	7.47	8.68	10.19	12.09	14.49
1910.....	4.93	5.50	6.21	7.12	8.28	9.72	11.55	13.89
1911.....	4.73	5.27	5.93	6.79	7.87	9.25	11.01	13.29
1912.....	4.57	5.05	5.66	6.46	7.47	8.79	10.47	12.68
1913.....	4.38	4.83	5.40	6.12	7.08	8.32	9.93	12.06
1914.....	4.21	4.61	5.14	5.81	6.70	7.86	9.39	11.43
1915.....	4.04	4.41	4.88	5.51	6.32	7.40	8.85	10.90
1916.....	3.87	4.22	4.64	5.20	5.95	6.96	8.31	10.17
1917.....	3.72	4.02	4.40	4.92	5.58	6.51	7.78	9.54

Net Cost (not deducting cash value) end of								
5 years..	82	93	109	129	155	190	238	304
10 years..	168	184	216	254	305	374	467	596

Guaranteed cash value end of								
5 years..	37	47	59	75	93	114	137	161
10 years..	99	120	146	177	213	251	291	339

The above values are on policies issued in 1913 and 1908.

20 Payment Life.

Prem.....	28.10	31.40	35.40	40.40	47.10	55.70	67.20	82.80
1898.....	7.82	8.91	10.22	11.76	13.81	16.11	18.95	22.21
1899.....	7.63	8.68	9.99	11.55	13.66	16.17	19.89	23.42
1900.....	7.43	8.46	9.74	11.32	13.48	16.09	19.61	23.14
Prem.....	30.05	32.98	36.62	41.18	47.09	54.98	65.81	81.10
1901.....	9.19	10.15	11.43	13.08	15.23	17.98	21.65	26.45
1902.....	8.88	9.80	11.03	12.64	14.76	17.53	21.31	26.38
1903.....	8.58	9.46	10.64	12.20	14.28	17.05	20.88	26.13
1904.....	8.29	9.14	10.25	11.76	13.80	16.55	20.38	25.75
1905.....	8.01	8.81	9.88	11.33	13.32	16.03	19.83	25.25
1906.....	7.75	8.52	9.53	10.92	12.85	15.49	19.25	24.66
1907.....	7.49	8.22	9.19	10.51	12.37	14.96	18.65	24.00

NOTE — In computing the net cost if policy is surrendered it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**MASSACHUSETTS MUTUAL LIFE INSURANCE CO.,
SPRINGFIELD, MASS.—(Continued).**

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	30.07	32.83	36.17	40.34	45.69	52.33	62.66	76.59
1908.....	7.80	8.46	9.24	10.18	11.27	12.57	14.15	16.13
1909.....	7.36	7.98	8.71	9.59	10.64	11.90	13.45	15.43
1910.....	6.95	7.52	8.20	9.04	10.04	11.25	12.76	14.71
1911.....	6.54	7.08	7.71	8.49	9.44	10.61	12.08	14.00
1912.....	6.14	6.65	7.23	7.96	8.85	9.98	11.41	13.30
1913.....	5.78	6.23	6.77	7.44	8.29	9.36	10.75	12.60
1914.....	5.42	5.83	6.32	6.96	7.74	8.75	10.08	11.99
1915.....	5.06	5.44	5.89	6.47	7.20	8.16	9.43	11.19
1916.....	4.73	5.06	5.47	6.00	6.68	7.59	8.80	10.49
1917.....	4.39	4.69	5.07	5.54	6.17	7.00	8.10	9.78

Net Cost (not deducting cash value) end of								
5 years..	127	139	154	172	194	224	265	322
10 years..	251	274	302	337	381	433	513	630

Guaranteed cash value end of								
5 years..	87	97	109	122	137	152	167	181
10 years..	209	231	256	283	312	338	362	382

The above values are on policies issued in 1913 and 1908.

20 Year Endowment.

Prem.....	48.60	49.60	51.00	53.20	57.00	62.80	71.70	....
1898.....	11.29	11.59	11.94	12.42	13.21	14.21	15.64	....
1899.....	10.96	11.32	11.76	12.39	13.42	14.82	16.91	....
1900.....	10.64	11.03	11.55	12.29	13.49	15.19	17.76	....
Prem.....	49.98	50.74	51.85	53.69	56.70	61.75	70.02	....
1901.....	13.57	13.94	14.47	15.26	16.42	18.21	20.99	....
1902.....	12.95	13.34	13.89	14.73	15.93	17.90	20.91	....
1903.....	12.35	12.74	13.31	14.19	15.49	17.52	20.67	....
1904.....	11.78	12.17	12.75	13.63	14.99	17.07	20.31	....
1905.....	11.21	11.61	12.20	13.09	14.47	16.59	19.86	....
1906.....	10.67	11.08	11.67	12.55	13.94	16.06	19.36	....
1907.....	10.15	10.56	11.14	12.02	13.40	15.52	18.81	....
Prem.....	48.03	48.71	49.75	51.39	54.15	58.76	66.32	....
1908.....	12.24	12.40	12.63	12.94	13.41	14.11	15.13	....
1909.....	11.39	11.55	11.78	12.10	12.58	13.29	14.32	....
1910.....	10.57	10.74	10.96	11.28	11.77	12.48	13.54	....
1911.....	9.78	9.95	10.18	10.49	10.98	11.70	12.76	....
1912.....	9.02	9.19	9.41	9.73	10.21	10.94	12.01	....
1913.....	8.28	8.45	8.68	9.00	9.48	10.20	11.27	....
1914.....	7.57	7.74	7.97	8.28	8.76	9.47	10.54	....
1915.....	6.89	7.06	7.29	7.60	8.07	8.77	9.82	....
1916.....	6.23	6.40	6.62	6.93	7.39	8.08	9.11	....
1917.....	5.60	5.77	5.99	6.29	6.74	7.41	8.41	....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**MASSACHUSETTS MUTUAL LIFE INSURANCE CO.,
SPRINGFIELD, MASS.—(Continued).**

20 Year Endowment.

Issue of	Age at Issue						
	25	30	35	40	45	50	55
Net Cost (not deducting cash value) end of							60
5 years..	209	212	216	222	233	251	282
10 years..	408	413	421	434	455	491	551
Guaranteed cash value end of							
5 years..	177	177	177	178	180	183	186
10 years..	408	408	407	408	409	409	408

The above values are on policies issued in 1913 and 1908.

5 Year Term.

Prem.....	10.83	11.37	12.20	13.55	15.38	20.35	23.17	41.24
1913.....	2.02	2.07	2.16	2.29	2.51	2.96	3.72	5.00
1914.....	2.02	2.07	2.16	2.29	2.52	2.97	3.75	5.00
1915.....	2.02	2.07	2.16	2.29	2.52	2.97	3.74	5.02
1916.....	2.02	2.07	2.16	2.29	2.51	2.95	3.71	4.97
1917.....	2.02	2.07	2.15	2.28	2.49	2.92	3.65	4.89
Net Cost								
5 years..	45	47	50	56	66	86	119	178

10 Year Term.

Prem.....	10.99	11.66	12.72	14.49	17.74	23.63	33.56	49.77
1908.....	2.03	2.10	2.20	2.38	2.72	3.32	4.33	5.97
1909.....	2.04	2.11	2.22	2.41	2.77	3.40	4.46	6.20
1910.....	2.04	2.11	2.22	2.43	2.79	3.45	4.54	6.33
1911.....	2.04	2.11	2.23	2.43	2.80	3.48	4.58	6.38
1912.....	2.04	2.11	2.23	2.43	2.80	3.47	4.57	6.36
1913.....	2.04	2.11	2.22	2.42	2.78	3.45	4.53	6.29
1914.....	2.04	2.11	2.22	2.41	2.76	3.40	4.46	6.17
1915.....	2.03	2.10	2.21	2.39	2.72	3.34	4.35	6.01
1916.....	2.03	2.09	2.19	2.37	2.69	3.27	4.24	5.82
1917.....	2.02	2.08	2.18	2.34	2.64	3.19	4.10	5.60
Net Cost								
5 years..	45	48	53	60	74	100	143	213
10 years..	91	96	105	120	147	196	280	416

**Dividends on Full Paid Up Life Policies According to
Attained Ages During 1918 American 3%.**

Age	Age	Age	Age	Age	Age	Age
25 7.11	30 7.56	35 8.09	40 8.70	45 9.40	50 10.20	55 11.07
26 7.19	31 7.66	36 8.21	41 8.84	46 9.56	51 10.37	56 11.24
27 7.28	32 7.76	37 8.33	42 8.97	47 9.71	52 10.53	57 11.42
28 7.37	33 7.87	38 8.45	43 9.11	48 9.87	53 10.71	58 11.60
29 7.46	34 7.98	39 8.57	44 9.26	49 10.03	54 10.88	59 11.79

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**METROPOLITAN LIFE INSURANCE COMPANY,
NEW YORK, N. Y.**

**Reserve: Net Level Premium, Prior to 1901 Actuaries
4%; since American 3½%.**

Annual Dividends Payable in 1918 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	16.93	19.52	22.55	27.23	33.18	41.15	51.77	66.19
1908.....	2.80	3.28	3.78	4.58	6.00	7.90	10.12	12.62
1909.....	2.73	3.21	3.70	4.48	5.90	7.79	10.00	12.49
1910.....	2.67	3.13	3.61	4.38	5.79	7.67	9.88	12.39
Prem.....	17.75	20.20	23.40	27.62	33.32	41.12	51.86	66.78
1901.....	3.30	3.71	4.21	5.05	6.47	8.46	11.07	14.31
1902.....	3.18	3.56	4.03	4.85	6.24	8.21	10.81	14.03
1903.....	3.06	3.42	3.86	4.65	6.02	7.97	10.54	13.75
1904.....	2.94	3.28	3.69	4.45	5.79	7.72	10.27	13.47
1905.....	2.83	3.14	3.53	4.26	5.57	7.47	10.00	13.18
1906.....	2.72	3.01	3.37	4.07	5.35	7.21	9.72	12.80
Prem.....	17.37	19.77	22.90	27.03	32.60	40.24	50.75	65.41
1907.....	2.23	2.45	2.71	3.20	4.41	6.08	8.34	11.21
1908.....	2.13	2.33	2.56	3.11	4.19	5.84	8.05	10.91
1909.....	2.03	2.20	2.41	2.93	3.98	5.59	7.77	10.59

(Low Rate on Basis \$5,000.)

Prem....	76.25	86.80	100.55	118.70	143.15	176.70	222.85	287.00
1909....	7.68	8.85	10.31	12.10	14.30	17.07	20.55	24.81
1910....	7.20	8.27	9.60	11.22	13.25	15.84	19.13	23.23
1911....	6.74	7.70	8.90	10.37	12.22	14.61	17.71	21.62
1912....	6.29	7.15	8.22	9.53	11.20	13.40	16.29	19.90
1913....	5.86	6.62	7.56	8.72	10.20	12.20	14.88	18.36

Endowment Age 55.

Prem.....	16.68	18.99	22.00	26.01	31.42	38.85	49.15	63.58
1909.....	1.26	1.36	1.49	1.77	2.61	3.90	5.75	7.83
1910.....	1.16	1.24	1.34	1.59	2.40	3.65	5.46	7.49
1911.....	1.07	1.13	1.20	1.42	2.19	3.40	5.17	7.15
1912.....	.98	1.02	1.07	1.25	1.98	3.15	4.88	6.81
1913.....	.89	.91	.98	1.00	1.78	2.91	4.50	6.47

20 Payment Life.

Prem.....	23.63	26.33	29.61	33.93	39.12	46.15	55.40	68.06
1908.....	5.63	6.13	6.61	7.19	8.08	9.34	10.94	12.83
1909.....	5.48	5.97	6.43	6.99	7.86	9.11	10.68	12.54
1900.....	5.24	5.81	6.26	6.80	7.66	8.88	10.44	12.28

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**METROPOLITAN LIFE INSURANCE COMPANY,
NEW YORK, N. Y.—(Continued).**

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	25.91	28.42	31.51	35.37	40.33	46.95	56.01	68.83
1901.....	7.14	7.60	8.09	8.64	9.32	10.49	12.20	14.52
1902.....	6.87	7.30	7.76	8.28	8.93	10.07	11.77	14.08
1903.....	6.61	7.01	7.44	7.93	8.55	9.67	11.35	13.66
1904.....	6.36	6.73	7.13	7.59	8.18	9.28	10.95	13.26
1905.....	6.12	6.47	6.83	7.26	7.83	8.91	10.56	12.86
1906.....	5.89	6.21	6.55	6.94	7.48	8.54	10.17	12.48
Prem.....	25.35	27.80	30.83	34.59	39.45	45.92	54.79	67.33
1907.....	5.11	5.34	5.59	5.86	6.27	7.15	8.58	10.60
1908.....	4.89	5.10	5.32	5.56	5.94	6.80	8.21	10.22
Prem.....	24.42	26.80	29.76	33.46	38.24	44.61	53.35	65.68
1909.....	3.76	3.87	3.99	4.14	4.42	5.15	6.40	8.20
1910.....	3.56	3.65	3.75	3.86	4.11	4.81	6.03	7.82
1911.....	3.37	3.44	3.51	3.59	3.81	4.48	5.70	7.45
1912.....	3.19	3.23	3.28	3.33	3.52	4.16	5.35	7.08
1913.....	3.01	3.03	3.05	3.08	3.24	3.85	5.01	6.72

20 Year Endowment.

Prem.....	41.12	41.75	42.68	44.25	46.95	51.32	58.13	68.70
1898.....	7.53	7.75	7.89	8.10	8.62	9.52	10.78	12.21
1899.....	7.18	7.39	7.53	7.75	8.26	9.15	10.39	11.82
1900.....	6.84	7.06	7.20	7.41	7.92	8.81	10.05	11.47
Prem.....	44.04	44.45	45.14	46.33	48.47	52.27	58.74	69.36
1901.....	11.18	11.21	11.27	11.37	11.54	11.85	12.39	13.27
1902.....	10.58	10.61	10.67	10.78	10.96	11.28	11.82	12.72
1903.....	10.01	10.04	10.10	10.21	10.40	10.73	11.29	12.21
1904.....	9.46	9.49	9.55	9.67	9.86	10.20	10.78	11.74
1905.....	8.94	8.97	9.03	9.15	9.35	9.70	10.30	11.28
1906.....	8.43	8.46	8.53	8.65	8.86	9.22	9.83	10.85
Prem.....	43.05	43.46	44.13	45.30	47.39	51.11	57.43	67.82
1907.....	6.96	6.99	7.04	7.14	7.30	7.60	8.07	8.88
1908.....	6.49	6.53	6.57	6.68	6.85	7.15	7.64	8.46
Prem.....	41.86	42.35	43.12	44.42	46.65	50.53	57.03	67.57
1909.....	4.86	4.97	5.12	5.36	5.67	6.14	6.81	7.80
1910.....	4.43	4.54	4.69	4.93	5.25	5.72	6.40	7.40
1911.....	4.01	4.13	4.28	4.53	4.84	5.31	5.99	7.00
1912.....	3.63	3.74	3.89	4.13	4.44	4.91	5.60	6.60
1913.....	3.25	3.36	3.51	3.75	4.06	4.53	5.21	6.21

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

MIDLAND MUTUAL LIFE INSURANCE COMPANY, COLUMBUS, O.

NOTE.— The dividend for the issue of 1913 in each case, except Term policies, is a double dividend, there being no dividend paid by this company at the end of the first policy year. The dividend for the issue of 1908 in each case, except 5-year non-renewable term, includes a special mortality dividend.

Reserve: American $3\frac{1}{2}\%$ Prior to 1909, Full Preliminary Term; since Modified Preliminary Term.

Annual Dividends Payable During Year Beginning July 1, 1918, per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	19.35	22.10	25.69	30.45	36.89	45.74	57.93	74.90
1906.....	4.61	5.23	6.05	7.23	8.95	11.37	14.81	19.69
1907.....	4.31	4.84	5.57	6.63	8.19	10.43	13.63	18.21
1908.....	10.00	10.75	11.83	13.43	15.85	19.43	24.25	30.57
1909.....	3.68	4.10	4.67	5.50	6.77	8.63	11.35	15.33
1910.....	3.38	3.74	4.25	4.97	6.09	7.78	10.27	13.94
1911.....	3.10	3.41	3.84	4.47	5.45	6.95	9.21	12.58
1912.....	2.83	3.10	3.45	3.99	4.82	6.15	8.17	11.26
1913.....	5.20	5.60	6.20	7.10	8.48	10.82	14.48	20.10
1914.....	2.36	2.54	2.79	3.15	3.75	4.76	6.38	8.94
1915.....	2.19	2.34	2.54	2.84	3.34	4.22	5.66	7.99
1916.....	2.06	2.16	2.31	2.54	2.93	3.67	4.97	7.15

Net Cost (not deducting cash value) end of								
5 years..	85	98	115	137	166	205	258	330
10 years..	159	183	215	257	312	385	485	622

Guaranteed cash value end of								
5 years..	24	32	42	54	70	87	106	126
10 years..	72	92	115	144	178	213	251	289

The above values are on policies issued in 1913 and 1908.

20 Payment Life.

Prem.....	28.42	31.22	34.67	38.96	44.50	51.86	61.92	76.13
1906.....	5.91	6.46	7.17	8.17	9.56	11.50	14.28	18.88
1907.....	5.43	5.93	6.57	7.48	8.77	10.59	13.23	17.15
1908.....	10.72	11.40	12.37	13.81	15.96	19.13	23.47	29.31
1909.....	4.53	4.92	5.44	6.16	7.24	8.82	11.15	14.66
1910.....	4.10	4.45	4.90	5.54	6.51	7.97	10.13	13.42
1911.....	3.69	3.99	4.39	4.94	5.80	7.12	9.12	12.19
1912.....	3.30	3.57	3.88	4.38	5.13	6.31	8.14	10.99
1913.....	5.92	6.34	6.92	7.72	9.00	11.16	14.48	19.70
1914.....	2.62	2.81	3.05	3.39	3.94	4.89	6.39	8.81
1915.....	2.36	2.50	2.70	2.99	3.47	4.30	5.69	7.91
1916.....	2.08	2.18	2.34	2.57	2.95	3.69	4.97	7.14

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**MIDLAND MUTUAL LIFE INSURANCE COMPANY,
COLUMBUS, O.—(Continued).**

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Net Cost (not deducting cash value) end of								
5 years..	129	142	158	178	203	235	278	337
10 years..	245	270	301	338	385	446	526	637
Guaranteed cash value end of								
5 years..	60	69	79	91	104	117	130	143
10 years..	165	186	210	237	266	293	317	337

The above values are on policies issued in 1913 and 1908.

20 Year Endowment.

Prem.....	46.82	47.24	48.49	50.32	53.21	57.99	65.82	....
1906.....	7.52	7.64	8.00	8.57	9.47	10.90	13.21	....
1907.....	6.95	7.07	7.41	7.95	8.82	10.22	12.47	....
1908.....	13.21	13.67	14.51	15.81	17.92	21.32	26.30	....
1909.....	5.85	5.96	6.27	6.74	7.54	8.83	10.92	....
1910.....	5.32	5.43	5.72	6.16	6.90	8.13	10.12	....
1911.....	4.80	4.91	5.18	5.59	6.27	7.43	9.32	....
1912.....	4.30	4.42	4.66	5.04	5.66	6.73	8.50	....
1913.....	7.64	7.84	8.30	8.98	10.10	12.08	15.38	....
Prem.....	47.85	48.29	49.02	....	....	....	....	....
1914.....	3.20	3.31	3.49	3.77	4.25	5.13	6.62	....
1915.....	2.68	2.79	2.94	3.18	3.60	4.37	5.72	....
1916.....	2.14	2.23	2.37	2.59	2.97	3.69	4.97	....

Net Cost (not deducting cash value) end of								
5 years..	218	220	225	233	245	265	296	....
10 years..	419	422	432	446	467	503	561	....

Guaranteed cash value end of								
5 years..	140	140	140	141	143	145	148	....
10 years..	366	366	365	366	366	366	366	....

The above values are on policies issued in 1913 and 1908.

5 Year Term (Non-Renewable).

Prem.....	11.09	11.65	12.50	13.87	16.27	20.83	....	....
1913.....	1.04	1.10	1.20	1.35	1.64	2.18	....	....
1914.....	1.03	1.09	1.18	1.32	1.56	2.04	....	....
1915.....	1.03	1.08	1.15	1.28	1.50	1.92	....	....
1916.....	1.02	1.06	1.14	1.25	1.45	1.82	....	....

Net Cost								
5 years..	51	54	58	64	75	96	....	....

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**MIDLAND MUTUAL LIFE INSURANCE COMPANY,
COLUMBUS, O.—(Continued).**

10 Year Term (Renewable).

Issue of Prem.....	Age at Issue							
	25	30	35	40	45	50	55	60
1908.....	12.96	13.74	14.98	17.07	20.88	27.79	39.47	.....
1909.....	2.21	2.40	2.71	3.28	4.35	6.18	.....	.....
1910.....	1.31	1.41	1.58	1.87	2.44	3.42	.....	.....
1911.....	1.29	1.38	1.53	1.79	2.29	3.17	.....	.....
1912.....	1.28	1.36	1.50	1.73	2.16	2.94	.....	.....
1913.....	1.26	1.34	1.46	1.67	2.05	2.75	.....	.....
1914.....	1.25	1.32	1.43	1.62	1.95	2.57	3.62	.....
1915.....	1.23	1.30	1.40	1.57	1.86	2.41	3.36	.....
1916.....	1.23	1.29	1.38	1.53	1.79	2.28	3.14	.....
1916.....	1.21	1.26	1.34	1.47	1.67	2.07	2.78	.....

**Dividends on Full Paid Up Life Policies According to
Attained Ages During 1918 American 3%.**

Age	Age	Age	Age	Age	Age	Age
25 4.45	30 4.72	35 5.06	40 5.47	45 5.98	50 6.64	55 7.49
26 4.50	31 4.78	36 5.13	41 5.57	46 6.10	51 6.80	56 7.68
27 4.55	32 4.85	37 5.21	42 5.66	47 6.23	52 6.96	57 7.88
28 4.61	33 4.92	38 5.29	43 5.76	48 6.36	53 7.13	58 8.08
29 4.66	34 4.99	39 5.38	44 5.87	49 6.49	54 7.30	59 8.29

**MINNESOTA MUTUAL LIFE INSURANCE COMPANY,
ST. PAUL, MINN.**

Reserve: Prior to January 1, 1908, Actuaries 4%, and
American 3½%; Full Preliminary Term; since
American 3½% Modified Preliminary Term.

**Annual Dividends Payable During Year Ending Aug. 31,
1918, per \$1,000 of Insurance.**

Ordinary Life.

Issue of Prem.....	Age at Issue							
	25	30	35	40	45	50	55	60
1907.....	21.27	24.13	27.83	32.67	39.16	48.00	60.11	76.92
1908.....	4.44	5.05	5.85	6.92	8.33	10.69	13.16	16.32
1909.....	4.35	4.93	5.69	6.69	8.05	9.78	12.81	15.95
1910.....	4.27	4.82	5.54	6.50	7.78	9.45	12.44	15.56
1911.....	4.19	4.70	5.39	6.28	7.52	9.13	12.08	15.16
1912.....	4.11	4.60	5.25	6.09	7.27	8.81	11.71	14.75
1913.....	4.03	4.50	5.12	5.91	7.03	8.50	11.34	14.34
1914.....	3.95	4.41	4.99	5.74	6.78	8.19	10.03	13.91
1915.....	3.86	4.32	4.87	5.57	6.55	7.89	9.65	13.48
1916.....	3.78	4.24	4.75	5.41	6.33	7.60	9.28	13.06
1916.....	3.70	4.16	4.64	5.27	6.12	7.32	8.93	12.63

NOTE.— In computing the net cost if policy is surren-
dered, it must be remembered that the above figures include
the 1918 dividend, and that in some companies this dividend
is contingent upon the payment of the 1918 premium.

**MINNESOTA MUTUAL LIFE INSURANCE COMPANY,
ST. PAUL, MINN.—(Continued).**

80 Payment Life.

Issue of Prem.....	Age at Issue							
	25	30	35	40	45	50	55	60
1907.....	31.02	33.93	37.43	41.90	47.63	55.24	65.74	80.50
1908.....	5.87	6.39	7.03	7.90	8.98	11.05	13.26	16.19
1909.....	5.69	6.17	6.78	7.59	8.63	10.04	12.88	15.82
1910.....	5.51	5.96	6.54	7.29	8.29	9.67	12.49	15.43
1911.....	5.35	5.77	6.30	7.01	7.97	9.29	12.11	15.03
1912.....	5.18	5.58	6.06	6.74	7.66	8.92	11.71	14.61
1913.....	5.03	5.40	5.87	6.49	7.35	8.56	11.31	14.19
1914.....	4.86	5.22	5.67	6.24	7.03	8.21	9.89	13.75
1915.....	4.69	5.06	5.47	6.01	6.74	7.86	9.48	13.31
1916.....	4.54	4.90	5.28	5.78	6.46	7.52	9.08	12.87
1916.....	4.39	4.75	5.10	5.56	6.19	7.19	8.69	12.42

80 Year Endowment.

Prem.....	43.65	49.53	50.81	52.76	55.92	61.06	69.34	82.44
1907.....	7.54	7.84	8.27	8.88	9.73	11.67	13.69	16.59
1908.....	7.16	7.45	7.87	8.46	9.32	10.55	13.29	16.10
1909.....	6.79	7.08	7.50	8.06	8.91	10.14	12.90	15.71
1910.....	6.43	6.72	7.13	7.68	8.52	9.73	12.49	15.31
1911.....	6.09	6.38	6.78	7.31	8.14	9.32	12.09	14.89
1912.....	5.77	6.04	6.43	6.96	7.76	8.91	11.67	14.46
1913.....	5.44	5.73	6.10	6.62	7.38	8.52	10.17	14.02
1914.....	5.12	5.43	5.79	6.28	7.02	8.13	9.74	13.57
1915.....	4.82	5.13	5.49	5.97	6.67	7.75	9.32	13.12
1916.....	4.52	4.86	5.21	5.67	6.34	7.38	8.90	12.67

5 Year Term.

Prem.....	12.67	13.31	14.29	15.86	18.59	23.81	32.96	44.34
1913.....	2.42	2.65	3.03	3.60	4.62	6.57	9.97	15.65
1914.....	2.42	2.64	3.01	3.58	4.57	6.48	9.81	15.38
1915.....	2.41	2.63	2.99	3.55	4.52	6.39	9.65	15.12
1916.....	2.40	2.62	2.98	3.53	4.48	6.30	9.50	14.86

10 Year Term.

Prem.....	12.96	13.74	14.98	17.07	20.33	27.79	39.47	58.51
1908.....	2.55	2.87	3.35	4.18	5.73	8.48	13.12	20.67
1909.....	2.55	2.85	3.33	4.14	5.66	8.34	12.88	20.28
1910.....	2.54	2.84	3.31	4.10	5.58	8.21	12.65	19.86
1911.....	2.53	2.83	3.29	4.06	5.50	8.08	12.43	19.50
1912.....	2.52	2.81	3.27	4.02	5.43	7.95	12.22	19.15
1913.....	2.51	2.80	3.25	3.98	5.35	7.83	12.01	18.82
1914.....	2.51	2.79	3.23	3.95	5.28	7.71	11.82	18.50
1915.....	2.50	2.77	3.20	3.91	5.22	7.59	11.62	18.20
1916.....	2.49	2.76	3.19	3.88	5.16	7.48	11.44	17.90

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**MINNESOTA MUTUAL LIFE INSURANCE COMPANY,
ST. PAUL, MINN.—(Continued).**

**Dividends on Full Paid Up Life Policies According to
Attained Ages During 1918 American 3½%.**

Age	Age	Age	Age	Age	Age	Age
	30 4.78	35 5.07	40 5.43	45 5.88	50 6.44	55 7.13
	31 4.85	36 5.14	41 5.51	46 5.98	51 6.57	56 7.28
27 4.60	32 4.90	37 5.21	42 5.59	47 6.09	52 6.71	57 7.43
28 4.66	33 4.96	38 5.28	43 5.69	48 6.20	53 6.84	58 7.59
29 4.72	34 5.02	39 5.35	44 5.78	49 6.32	54 6.98	59 7.74

**MISSOURI STATE LIFE INSURANCE COMPANY,
ST. LOUIS, MO.**

Reserve: Prior to 1908 Full Preliminary Term; since, Modified Preliminary Term. Actuaries 4% on policies bearing numbers below 24,000; American 3% on later numbers. American 3½% on non-participating policies and paid-up additions.

**Annual Dividends Payable During Year Beginning April 1,
1918, per \$1,000 of Insurance.**

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	21.44	24.33	28.06	32.94	39.49	48.40	60.61	77.56
1908.....	5.28	5.98	6.88	8.07	9.40	10.99	12.86	15.01
1909.....	5.11	5.77	6.62	7.75	9.08	10.64	12.51	14.69
1910.....	4.94	5.66	6.38	7.44	8.77	10.28	12.15	14.35
1911.....	4.78	5.37	6.13	7.13	8.46	9.93	11.76	13.99
1912.....	4.63	5.18	5.90	6.84	8.15	9.57	11.37	13.61
1913.....	4.48	5.00	5.67	6.56	7.79	9.22	10.98	13.21
1914.....	4.33	4.82	5.45	6.28	7.44	8.86	10.58	12.79
1915.....	4.19	4.64	5.24	6.01	7.10	8.50	10.17	12.26
1916.....	4.06	4.48	5.03	5.75	6.77	8.16	9.77	11.91
1917.....	3.93	4.31	4.82	5.50	6.45	7.82	9.36	11.46

Net Cost (not deducting cash value) end of								
5 years..	87	99	115	136	163	200	253	327
10 years..	179	203	235	276	339	408	514	661

Guaranteed cash value end of								
5 years..	39	47	57	70	86	103	121	141
10 years..	94	114	138	167	201	236	273	309

The above values are on policies issued in 1913 and 1908.

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

MISSOURI STATE LIFE INSURANCE COMPANY.
ST. LOUIS, MO.—(Continued).

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	31.78	34.72	38.28	42.72	48.44	56.08	66.58	81.47
1908.....	7.59	8.32	9.21	10.35	11.60	13.06	14.75	16.70
1909.....	7.23	7.92	8.77	9.87	11.12	12.55	14.26	16.27
1910.....	6.89	7.55	8.35	9.39	10.65	12.06	13.77	15.84
1911.....	6.57	7.18	7.95	8.93	10.19	11.57	13.29	15.39
1912.....	6.25	6.83	7.56	8.49	9.74	11.10	12.80	14.93
1913.....	5.94	6.48	7.17	8.06	9.25	10.62	12.31	14.46
1914.....	5.65	6.17	6.80	7.65	8.78	10.15	11.82	13.98
1915.....	5.36	5.84	6.45	7.24	8.31	9.70	11.33	13.49
1916.....	5.08	5.53	6.10	6.84	7.86	9.25	10.84	13.00
1917.....	4.82	5.23	5.76	6.47	7.43	8.81	10.36	12.49

Net Cost (not deducting cash value) end of								
5 years..	133	145	160	178	202	233	277	341
10 years..	268	294	324	361	409	474	563	691

Guaranteed cash value end of								
5 years..	80	89	99	110	123	135	147	158
10 years..	196	219	242	268	295	319	341	358

The above values are on policies issued in 1913 and 1908.

20 Year Endowment.

Prem.....	50.47	51.25	52.41	54.23	57.24	62.24	70.40	83.41
1908.....	11.49	11.76	12.15	12.74	13.43	14.35	15.60	17.17
1909.....	10.82	11.10	11.48	12.05	12.79	13.73	15.02	16.68
1910.....	10.17	10.45	10.83	11.39	12.17	13.13	14.46	16.20
1911.....	9.55	9.82	10.20	10.77	11.58	12.54	13.90	15.71
1912.....	8.95	9.22	9.59	10.14	11.00	11.96	13.36	15.21
1913.....	8.37	8.63	9.01	9.55	10.38	11.40	12.80	14.71
1914.....	7.82	8.08	8.44	8.97	9.79	10.85	12.25	14.20
Prem.....	49.28	50.87	51.85	53.98	57.26	62.46	70.70	83.68
1915.....	6.49	6.88	7.39	8.05	8.97	10.16	11.61	13.57
1916.....	5.96	6.36	6.86	7.51	8.40	9.63	11.07	13.04
1917.....	5.46	5.86	6.35	6.99	7.87	9.12	10.55	12.51

Net Cost (not deducting cash value) end of								
5 years..	217	219	223	230	242	261	294	350
10 years..	431	437	446	460	485	529	596	708

Guaranteed cash value end of								
5 years..	170	169	167	166	166	165	166	169
10 years..	397	395	394	393	392	390	387	384

The above values are on policies issued in 1913 and 1908

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**MUTUAL BENEFIT LIFE INSURANCE COMPANY,
NEWARK, N. J.**

Reserve: Full Level Premium, American $3\frac{1}{2}\%$ prior to 1900, since American 3%.

Annual Dividends Payable in 1918 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	19.60	22.36	26.00	30.84	37.42	46.50	59.06	76.52
1898.....	6.09	7.18	8.64	10.51	12.93	16.09	20.12	25.28
1899.....	5.89	6.95	8.36	10.18	12.55	15.66	19.68	24.82
Prem.....	20.14	22.85	26.35	30.94	37.08	45.45	56.93	72.83
1900.....	6.38	7.46	8.82	10.54	12.65	15.25	18.48	22.37
1901.....	6.13	7.16	8.45	10.11	12.15	14.69	17.89	21.77
1902.....	5.89	6.86	8.09	9.68	11.66	14.14	17.28	21.16
1903.....	5.64	6.57	7.73	9.26	11.17	13.58	16.67	20.52
1904.....	5.50	6.28	7.39	8.85	10.70	13.04	16.05	19.88
1905.....	5.35	6.08	7.06	8.44	10.21	12.48	15.42	19.22
1906.....	5.22	5.90	6.79	8.05	9.74	11.94	14.80	18.53
1907.....	5.09	5.73	6.56	7.69	9.28	11.39	14.16	17.82
1908.....	4.96	5.57	6.35	7.41	8.89	10.93	13.66	17.28
1909.....	4.85	5.41	6.14	7.15	8.51	10.49	13.15	16.73
1910.....	4.73	5.26	5.95	6.89	8.20	10.03	12.63	16.16
1911.....	4.62	5.11	5.76	6.64	7.87	9.58	12.11	15.57
1912.....	4.53	4.97	5.57	6.40	7.56	9.17	11.57	14.96
1913.....	4.43	4.84	5.39	6.17	7.25	8.81	11.04	14.34
1914.....	4.34	4.72	5.22	5.94	6.96	8.43	10.51	13.71
1915.....	4.26	4.60	5.06	5.72	6.67	8.06	10.07	13.07
1916.....	4.18	4.49	4.90	5.51	6.38	7.69	9.62	12.42
1917.....	4.11	4.38	4.76	5.31	6.12	7.33	9.18	11.78

Net Cost (not deducting cash value) end of

5 years..	79	91	106	125	151	186	233	298
10 years..	160	183	213	251	302	370	463	590
20 years..	302	344	398	471	569	705	894	1,158

Guaranteed cash value end of

5 years..	36	46	58	74	92	113	136	160
10 years..	94	115	141	172	208	246	286	325
20 years..	213	259	311	368	427	485	540	598

The above values are on policies issued in 1913, 1908 and 1898.

20 Payment Life.

Prem.....	27.31	30.27	33.97	38.65	44.73	52.86	64.00	79.71
1898.....	8.26	9.45	10.93	12.74	14.91	17.53	20.67	24.52
1899.....	7.87	9.02	10.46	12.24	14.39	17.04	20.30	24.41
Prem.....	30.12	32.87	36.22	40.38	45.73	52.87	62.68	76.69
1900.....	10.24	11.30	12.60	14.11	15.86	17.90	20.31	23.17
1901.....	9.70	10.71	11.95	13.41	15.13	17.15	19.61	22.61
1902.....	9.17	10.13	11.32	12.73	14.40	16.42	18.90	21.99

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**MUTUAL BENEFIT LIFE INSURANCE COMPANY,
NEWARK, N. J.—(Continued).**

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1903.....	8.67	9.57	10.70	12.06	13.71	15.69	18.18	21.34
1904.....	8.25	9.04	10.11	11.41	13.01	14.96	17.45	20.65
1905.....	7.84	8.57	9.54	10.79	12.32	14.25	16.70	19.94
1906.....	7.46	8.14	9.02	10.16	11.66	13.53	15.96	19.19
1907.....	7.09	7.73	8.56	9.59	11.00	12.83	15.21	18.43
1908.....	6.74	7.34	8.12	9.10	10.42	12.22	14.59	17.94
1909.....	6.41	6.96	7.69	8.63	9.85	11.61	13.96	17.21
1910.....	6.09	6.61	7.30	8.17	9.36	11.01	13.34	16.57
1911.....	5.79	6.26	6.91	7.74	8.86	10.42	12.71	15.93
1912.....	5.50	5.93	6.54	7.32	8.39	9.87	12.08	15.26
1913.....	5.23	5.63	6.18	6.91	7.93	9.38	11.46	14.58
1914.....	4.97	5.33	5.84	6.53	7.49	8.87	10.82	13.91
1915.....	4.73	5.05	5.52	6.15	7.06	8.39	10.31	13.21
1916.....	4.49	4.78	5.21	5.80	6.64	7.91	9.78	12.52
1917.....	4.27	4.52	4.92	5.46	6.25	7.45	9.25	11.82

Net Cost (not deducting cash value) end of

5 years..	126	138	153	170	193	222	261	316
10 years..	251	274	302	337	381	438	516	625
20 years..	433	477	532	602	692	814	983	1,222

Guaranteed cash value end of

5 years..	85	96	108	121	136	151	166	180
10 years..	204	226	251	278	307	338	367	377
20 years..	456	508	566	627	688	747	800	850

The above values are on policies issued in 1913, 1908 and 1898.

20 Year Endowment.

Prem.....	47.46	48.48	49.87	51.85	55.00	60.20	68.76	82.60
1898.....	15.81	16.37	17.02	17.77	18.71	20.02	21.98	25.10
1899.....	14.98	15.55	16.23	17.02	18.04	19.48	21.67	25.09
Prem.....	48.15	48.83	49.85	51.48	54.22	58.81	66.36	78.48
1900.....	17.17	17.45	17.81	18.31	19.02	20.01	21.47	23.58
1901.....	16.11	16.39	16.78	17.30	18.05	19.13	20.72	23.04
1902.....	15.09	15.38	15.78	16.32	17.11	18.24	19.93	22.42
1903.....	14.10	14.40	14.80	15.36	16.19	17.37	19.14	21.75
1904.....	13.19	13.45	13.86	14.44	15.28	16.51	18.34	21.04
1905.....	12.31	12.57	12.95	13.54	14.40	15.65	17.52	20.31
1906.....	11.48	11.74	12.10	12.66	13.58	14.81	16.71	19.54
1907.....	10.69	10.95	11.31	11.82	12.69	13.97	15.89	18.75
1908.....	9.93	10.20	10.55	11.08	11.92	13.23	15.19	18.11
1909.....	9.21	9.47	9.83	10.36	11.18	12.50	14.49	17.46
1910.....	8.52	8.79	9.15	9.68	10.50	11.78	13.80	16.79
1911.....	7.87	8.13	8.50	9.02	9.84	11.08	13.09	16.11
1912.....	7.25	7.50	7.87	8.39	9.21	10.43	12.41	15.42
1913.....	6.64	6.90	7.26	7.79	8.59	9.83	11.72	14.71

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**MUTUAL BENEFIT LIFE INSURANCE COMPANY,
NEWARK, N. J.—(Continued).**

20 Year Endowment.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
\$14.....	6.08	6.33	6.69	7.21	8.01	9.22	11.04	14.01
\$15.....	5.54	5.80	6.15	6.66	7.44	8.64	10.46	13.30
\$16.....	5.02	5.28	5.63	6.13	6.89	8.08	9.88	12.58
\$17.....	4.54	4.78	5.13	5.62	6.38	7.53	9.30	11.86

Net Cost (not deducting cash value) end of

5 years..	212	214	218	223	233	250	278	325
10 years..	415	419	426	438	458	492	549	642
15 years..	765	775	790	816	858	933	1060	1265

Guaranteed cash value end of

5 years..	175	175	176	177	179	181	185	190
10 years..	403	403	402	403	404	404	403	403

The above values are on policies issued in 1913, 1908 and 1903.

5 Year Term.

Prem.....	11.60	12.19	13.08	14.52	17.03	21.82	30.22	44.28
\$13.....	1.81	1.81	1.84	1.95	2.19	2.70	3.65	5.44
\$14.....	1.88	1.87	1.91	2.01	2.24	2.72	3.55	5.24
\$15.....	1.95	1.94	1.97	2.06	2.27	2.73	3.54	5.08
\$16.....	2.01	2.00	2.03	2.11	2.30	2.73	3.49	4.78
\$17.....	2.08	2.06	2.08	2.16	2.33	2.71	3.43	4.53

Net Cost

5 years..	47	50	55	61	78	94	132	194
-----------	----	----	----	----	----	----	-----	-----

**Dividends on Full Paid Up Life Policies According to
Attained Ages During 1918 American 3%.**

Age	Age	Age	Age	Age
	40 8.19	45 8.96	50 9.84	55 10.86
	41 8.33	46 9.12	51 10.04	56 11.07
\$7 7.78	42 8.48	47 9.29	52 10.24	57 11.29
\$8 7.91	43 8.64	48 9.47	53 10.43	58 11.51
\$9 8.05	44 8.79	49 9.65	54 10.65	59 11.74

MUTUAL LIFE INSURANCE CO., NEW YORK, N. Y.

Reserve: Net Level Premium Plan; prior to 1907 American 3½%; since American 3%.

Annual Dividends Payable in 1918 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	21.34	24.18	27.88	32.76	39.36	48.39	60.82	78.09
1898.....	6.83	7.82	9.06	10.60	12.54	14.99	18.15	22.35
1899.....	6.61	7.57	8.78	10.28	12.17	14.58	17.68	21.79

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

MUTUAL LIFE INSURANCE CO., NEW YORK, N. Y.—
(Continued).

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1900.....	6.40	7.32	8.49	9.95	11.80	14.16	17.21	21.24
1901.....	6.19	7.08	8.21	9.63	11.43	13.74	16.73	20.66
1902.....	5.98	6.84	7.93	9.31	11.07	13.32	16.25	20.11
1903.....	5.78	6.60	7.65	8.99	10.70	12.90	15.76	19.55
1904.....	5.58	6.37	7.38	8.67	10.33	12.47	15.27	18.97
1905.....	5.38	6.14	7.11	8.35	9.96	12.05	14.78	18.44
1906.....	5.19	5.91	6.84	8.04	9.60	11.62	14.28	17.82
Prem.....	21.49	24.38	28.11	33.01	39.55	48.48	60.72	77.66
1907.....	5.11	5.90	6.91	8.20	9.81	11.90	14.57	18.06
1908.....	4.95	5.71	6.68	7.92	9.50	11.54	14.17	17.63
1909.....	4.80	5.53	6.46	7.66	9.19	11.18	13.77	17.18
1910.....	4.65	5.35	6.24	7.39	8.88	10.82	13.36	16.73
1911.....	4.50	5.17	6.03	7.14	8.57	10.46	12.95	16.23
1912.....	4.36	5.00	5.82	6.89	8.27	10.11	12.54	15.81
1913.....	4.23	4.84	5.62	6.64	7.97	9.76	12.13	15.34
1914.....	4.10	4.68	5.42	6.40	7.68	9.41	11.72	14.87
1915.....	3.97	4.52	5.23	6.17	7.39	9.06	11.32	14.40
1916.....	3.84	4.37	5.05	5.94	7.11	8.72	10.91	13.92
1917.....	3.72	4.22	4.87	5.72	6.84	8.39	10.51	13.44

Net Cost (not deducting cash value) end of

5 years..	86	98	113	132	158	194	243	312
10 years..	170	192	221	260	311	381	479	615

Guaranteed cash value end of

5 years..	37	46	58	74	92	113	136	169
10 years..	99	120	146	177	213	251	291	339

The above values are on policies issued in 1913 and 1903.

20 Payment Life.

Prem.....	30.25	33.20	36.87	41.46	47.42	55.38	66.30	....
1898.....	10.08	11.14	12.42	13.94	15.78	18.05	20.93	....
1899.....	9.68	10.71	11.94	13.41	15.19	17.39	20.18	....
1900.....	9.30	10.28	11.47	12.89	14.62	16.76	19.47	....
1901.....	8.93	9.87	11.02	12.38	14.06	16.14	18.79	....
1902.....	8.56	9.47	10.57	11.89	13.52	15.54	18.12	....
1903.....	8.21	9.07	10.13	11.41	12.99	14.95	17.48	....
1904.....	7.86	8.69	9.71	10.94	12.47	14.38	16.85	....
1905.....	7.53	8.32	9.29	10.48	11.96	13.82	16.22	....
1906.....	7.20	7.95	8.89	10.03	11.46	13.26	15.61	....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

MUTUAL LIFE INSURANCE CO., NEW YORK, N. Y.—

(Continued).

20 Payment Life.

Issue of	Age at Issue						
	25	30	35	40	45	50	55
Prem.....	31.83	34.76	38.34	42.79	48.52	56.17	66.69
1907.....	7.73	8.54	9.52	10.70	12.15	13.93	16.20
1908.....	7.39	8.16	9.11	10.25	11.66	13.42	15.67
1909.....	7.06	7.80	8.71	9.81	11.18	12.91	15.14
1910.....	6.74	7.45	8.32	9.39	10.72	12.41	14.61
1911.....	6.44	7.11	7.95	8.97	10.27	11.93	14.10
1912.....	6.14	6.78	7.58	8.57	9.83	11.45	13.59
1913.....	5.85	6.47	7.23	8.18	9.40	10.98	13.08
1914.....	5.58	6.16	6.89	7.80	8.98	10.52	12.59
1915.....	5.31	5.86	6.56	7.44	8.57	10.07	12.09
1916.....	5.05	5.58	6.25	7.08	8.17	9.63	11.61
1917.....	4.80	5.30	5.94	6.74	7.78	9.19	11.13

Net Cost (not deducting cash value) end of

5 years..	131	143	157	174	197	227	269
10 years..	256	278	306	340	385	445	528

Guaranteed cash value end of

5 years..	85	96	108	121	136	151	166
10 years..	209	231	256	283	312	338	362

The above values are on policies issued in 1913 and 1908.

20 Year Endowment.

Prem.....	50.18	50.96	52.13	53.98	57.03	62.15	70.51
1898.....	17.36	17.68	18.12	18.74	19.65	21.01	23.06
1899.....	16.57	16.88	17.31	17.92	18.79	20.12	22.10
1900.....	15.80	16.11	16.53	17.12	17.98	19.27	21.20
1901.....	15.06	15.36	15.77	16.35	17.19	18.46	20.36
1902.....	14.35	14.64	15.05	15.62	16.44	17.69	19.56
1903.....	13.65	13.94	14.34	14.90	15.72	16.95	18.79
1904.....	12.98	13.27	13.66	14.21	15.02	16.23	18.05
1905.....	12.33	12.61	13.00	13.54	14.34	15.54	17.34
1906.....	11.71	11.98	12.36	12.80	13.68	14.86	16.64
Prem.....	50.53	51.31	52.47	54.31	57.32	62.34	70.51
1907.....	12.94	13.16	13.47	13.95	14.64	15.72	17.35
1908.....	12.27	12.49	12.80	13.28	13.99	15.07	16.72
Prem.....	49.19	50.13	51.47	53.49	56.69	61.90	70.23
1909.....	10.29	10.67	11.16	11.82	12.72	14.01	15.83
1910.....	9.66	10.05	10.54	11.20	12.11	13.40	15.24
1911.....	9.07	9.45	9.94	10.61	11.51	12.81	14.65

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

MUTUAL LIFE INSURANCE CO., NEW YORK, N. Y.-
(Continued).

20 Year Endowment.

Issue of	Age at Issue							61
	25	30	35	40	45	50	55	
1912.....	8.49	8.87	9.36	10.03	10.94	12.23	14.08	...
1913.....	7.93	8.31	8.81	9.47	10.37	11.67	13.51	...
1914.....	7.39	7.78	8.27	8.93	9.83	11.12	12.96	...
1915.....	6.87	7.26	7.75	8.41	9.30	10.59	12.41	...
1916.....	6.37	6.76	7.25	7.90	8.79	10.06	11.88	...
1917.....	5.89	6.27	6.76	7.41	8.29	9.55	11.35	...

Net Cost (not deducting cash value) end of
5 years.. 209 212 216 223 234 253 285 ...

Guaranteed cash value end of
5 years.. 175 175 176 177 179 181 185 ...

The above values are on policies issued in 1913.

5 Year Term.

Prem.....	11.97	12.80	13.98	15.75	18.57	23.51	31.76	...
1913.....	2.52	2.78	3.14	3.62	4.31	5.37	6.97	....
1914.....	2.52	2.79	3.14	3.62	4.32	5.38	6.99	....
1915.....	2.52	2.79	3.14	3.62	4.32	5.38	6.98	....
1916.....	2.52	2.78	3.14	3.62	4.31	5.36	6.96	....
1917.....	2.52	2.78	3.13	3.61	4.30	5.34	6.92	....

10 Year Term.

Prem.....	12.18	13.12	14.50	16.65	20.23	26.47	36.60	....
1908.....	2.54	2.82	3.20	3.73	4.52	5.72	7.55	....
1909.....	2.55	2.83	3.21	3.75	4.56	5.78	7.65	....
1910.....	2.55	2.83	3.21	3.76	4.58	5.82	7.71	....
1911.....	2.55	2.83	3.22	3.76	4.59	5.83	7.74	....
1912.....	2.55	2.83	3.22	3.76	4.58	5.83	7.73	....
1913.....	2.55	2.83	3.21	3.76	4.57	5.81	7.70	....
1914.....	2.55	2.83	3.21	3.75	4.56	5.78	7.65	....
1915.....	2.55	2.82	3.20	3.74	4.53	5.74	7.58	....
1916.....	2.54	2.82	3.19	3.72	4.50	5.69	7.49	....
1917.....	2.54	2.81	3.18	3.70	4.47	5.63	7.39	....

**Dividends on Full Paid Up Life Policies According to
Attained Ages During 1918 American 3%.**

Age	Age	Age	Age	Age	Age	Age
	30 5.31	35 5.78	40 6.31	45 6.93	50 7.63	55 8.38
26 4.99	31 5.40	36 5.88	41 6.43	46 7.06	51 7.77	56 8.54
27 5.06	32 5.49	37 5.98	42 6.55	47 7.20	52 7.92	57 8.70
28 5.14	33 5.58	38 6.09	43 6.68	48 7.34	53 8.07	58 8.86
29 5.23	34 5.68	39 6.20	44 6.80	49 7.48	54 8.23	59 9.01

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

MUTUAL LIFE INSURANCE CO., NEW YORK, N. Y.—
(Continued).

Deferred Dividends Payable in 1918, and Annual Premiums
per \$1,000 of Insurance.

Dividend Period.

Whole Life.

Age at Issue	5 Year		15 Year		20 Year	
	Pr.	Div.	Pr.	Div.	Pr.	Div.
25.....	.....	.....	21.34	55.26	21.34	155.31
35.....	27.88	44.24	27.88	73.64	27.88	209.18
45.....	39.36	63.13	39.36	123.62	39.36	315.61
55.....	60.82	98.68	60.82	261.06	60.82	566.83

Twenty Payment Life.

25.....	30.25	46.34	.....	.....	30.25	214.18
35.....	36.87	57.53	36.87	173.91	36.87	270.60
45.....	47.42	75.50	47.42	235.97	47.42	376.60
55.....	66.30	108.15	.....	.....	66.30	621.46

Twenty Year Endowment.

25.....	50.18	75.47	50.18	218.40	50.18	346.05
35.....	52.18	80.09	.....	.....	52.13	374.77
45.....	57.03	90.28	57.03	277.18	57.03	449.30
55.....	.....	.....	.....	.....	70.51	663.57

**NATIONAL AMERICAN LIFE INSURANCE CO. OF IOWA,
BURLINGTON, IOWA.**

Stipulated Premium Policies Valued as Yearly Renewable
Term, Actuaries 4%; Ordinary Policies, American 3½%
Modified Preliminary Term Plan, Illinois Standard.

Annual Dividends Paid in 1917 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	19.18	21.62	24.81	29.04	34.76	42.61	53.44	68.51
1913.....	3.30	3.50	3.70	4.10	4.60	5.60	7.30	9.90
1914.....	3.30	3.40	3.60	3.90	4.40	5.30	6.80	9.20
1915.....	3.20	3.30	3.50	3.70	4.10	4.90	6.30	8.60

20 Payment Life.

Prem.....	28.30	30.88	34.07	38.05	43.17	49.97	59.28	72.42
1913.....	3.50	3.70	3.90	4.30	4.80	5.70	7.30	10.20
1914.....	3.40	3.60	3.70	4.00	4.50	5.40	6.80	9.30
1915.....	3.30	3.40	3.60	3.80	4.20	5.00	6.30	8.60

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

NATIONAL AMERICAN LIFE INSURANCE CO. OF IOWA.
BURLINGTON, IOWA.—(Continued).

20 Year Endowment.

	Age at Issue							
Issue of	25	30	35	40	45	50	55	60
Prem.....	46.54	47.11	47.99	49.43	51.86	56.03	62.97	74.23
1913.....	4.10	4.20	4.30	4.60	5.00	5.90	7.40	10.20
1914.....	3.80	3.90	4.00	4.20	4.60	5.50	6.90	9.30
1915.....	3.50	3.60	3.70	3.90	4.30	5.00	6.40	8.60

NATIONAL LIFE INSURANCE COMPANY OF VERMONT.
MONTPELIER, VT.

Reserve: Full Level Premium Plan. Actuaries 4%, prior to 1901, since American 3%.

Annual Dividends Payable in 1918 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							60
	25	30	35	40	45	50	55	
Prem.....	19.80	22.70	26.50	31.50	38.00	47.00	59.40	....
1898.....	5.03	5.85	6.99	8.47	10.23	12.79	16.47	....
1899.....	....	5.70	6.81	8.26	9.95	12.47	16.12	....
1900.....	4.84	5.57	6.63	8.04	9.67	12.15	15.75	....
Prem.....	20.95	23.77	27.41	32.18	38.56	47.27	59.29	....
1901.....	6.21	7.19	8.48	....	12.43	15.32	....	....
1902.....	6.01	6.93	8.15	9.80	11.94	14.76	....	....
1903.....	5.84	6.72	7.88	9.47	11.56	14.33	18.01	....
1904.....	5.68	6.52	7.63	9.14	11.17	13.88	17.52	....
1905.....	5.54	6.33	7.37	8.83	10.79	13.43	17.01	....
1906.....	5.40	6.14	7.14	8.52	10.42	12.98	16.49	....
1907.....	5.26	5.98	6.91	8.21	10.03	12.53	....	....
1908.....	5.13	5.80	6.69	7.92	9.67	12.08	15.43	....
1909.....	5.00	5.64	6.47	7.63	9.30	11.63	14.90	....
1910.....	4.88	5.48	6.27	7.36	8.94	11.18	14.36	....
1911.....	4.77	5.33	6.08	7.10	8.59	10.74	13.83	....
1912.....	4.66	5.19	5.89	6.85	8.26	10.31	13.29	....
1913.....	4.55	5.05	5.70	6.61	7.93	9.88	12.75	....
1914.....	4.45	4.92	5.53	6.38	7.61	9.46	12.21	....
1915.....	4.36	4.79	5.37	6.16	7.31	9.05	11.69	....
1916.....	4.27	4.67	5.21	5.95	7.02	8.66	11.17	....
1917.....	4.18	4.56	5.06	5.75	6.75	8.27	10.65	....

Net Cost (not deducting cash value) end of								
5 years..	84	96	111	131	157	192	239	....
10 years..	167	190	220	259	311	380	473	....
20 years..	326	375	438	521	631	779	980	....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**NATIONAL LIFE INSURANCE COMPANY OF VERMONT,
MONTPELIER, VT.—(Continued).**

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Guaranteed cash value end of								
5 years..	40	50	62	78	96	117	140	....
10 years..	99	120	146	177	213	251	291	....
20 years..	210	253	301	353	405	457	506	....

The above values are on policies issued in 1913, 1908 and 1898.

20 Payment Life.

Prem.....	27.30	30.45	34.25	39.00	45.20	53.35	....	....
1898.....	6.23	7.04	7.96	9.05	10.36	....	....	....
1899.....	6.10	6.89	7.81	8.91	10.27	12.01	....	....
1900.....	5.98	6.73	7.64	8.76	10.15	11.98	....	....
Prem.....	30.92	33.78	37.97	41.62	47.21	54.69	64.96	....
1901.....	9.22	10.18	11.38	12.87	14.67	16.94	....	....
1902.....	8.80	9.72	10.86	12.31	14.09	....	....	....
1903.....	8.43	9.30	10.39	11.81	13.57	....	....	....
1904.....	8.07	8.90	9.95	11.32	....	....	18.42	....
1905.....	7.73	8.52	9.51	10.85	12.55	14.85	....	....
1906.....	7.40	8.15	9.10	10.37	12.05	14.32	....	....
1907.....	7.08	7.79	8.69	9.92	11.54	13.78	....	....
1908.....	6.77	7.45	8.31	9.47	11.06	13.25	16.28	....
1909.....	6.48	7.12	7.94	9.05	10.57	12.71	15.72	....
1910.....	6.20	6.81	7.59	8.63	10.10	12.19	15.14	....
1911.....	5.93	6.50	7.25	8.24	9.64	11.67	14.56	....
1912.....	5.68	6.21	6.92	7.86	9.19	11.15	13.97	....
1913.....	5.44	5.94	6.60	7.49	8.75	10.63	....	....
1914.....	5.20	5.68	6.30	7.15	8.33	10.14	12.81	....
1915.....	4.98	5.42	6.00	6.81	7.93	9.65	12.23	....
1916.....	4.76	5.17	5.73	6.49	7.53	9.18	....	....
1917.....	4.55	4.95	5.46	6.18	7.17	8.71	11.10	....

Net Cost (not deducting cash value) end of								
5 years..	130	143	157	175	197	226	....	....
10 years..	257	281	309	344	388	446	524	....
20 years..	464	518	582	662	767	....	....	....

Guaranteed cash value end of								
5 years..	89	100	112	125	140	155	....	....
10 years..	209	231	256	283	312	338	362	....
20 years..	429	482	539	599	660	....	....	....

The above values are on policies issued in 1913, 1908 and 1898.

20 Year Endowment.

Prem.....	46.75	47.45	48.50	50.25	53.35	58.35	66.05	....
1898.....	9.00	8.95	8.91	8.88	8.97	9.18	....	....
1899.....	8.79	8.78	8.80	8.87	9.13	....	10.39	....
1900.....	8.57	8.59	8.67	8.82	9.20	....	11.00	....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**NATIONAL LIFE INSURANCE COMPANY OF VERMONT
MONTPELIER, VT.—(Continued).**

20 Year Endowment.

Issue of	Age at Issue								6
	25	30	35	40	45	50	55		
Prem.....	48.95	49.74	50.90	52.72	55.70	60.63	68.64	..	
1901.....	14.48	14.78	15.20	15.81	16.69	....	20.09	..	
1902.....	13.68	13.99	14.42	15.06	....	....	....	..	
1903.....	12.92	13.24	13.69	14.37	15.36	16.89	....	..	
1904.....	12.20	12.53	12.98	13.68	14.72	16.32	....	..	
1905.....	11.50	11.83	12.29	13.00	14.09	....	....	..	
1906.....	10.83	11.17	11.63	12.36	13.46	15.16	17.78	..	
1907.....	10.18	10.52	10.99	11.72	12.84	....	....	..	
1908.....	9.56	9.91	10.39	11.10	12.23	13.97	16.64	..	
1909.....	8.97	9.32	9.79	10.51	11.63	....	16.06	..	
1910.....	8.41	8.75	9.22	9.94	11.04	12.78	15.45	..	
1911.....	7.87	8.21	8.68	9.37	10.47	12.19	14.85	..	
1912.....	7.35	7.69	8.16	8.85	9.91	11.61	14.23	..	
1913.....	6.84	7.18	7.66	8.34	9.36	11.04	13.62	..	
1914.....	6.36	6.71	7.17	7.84	8.84	10.47	13.00	..	
1915.....	5.91	6.24	6.71	7.36	8.33	9.92	12.39	..	
1916.....	5.46	5.81	6.26	6.91	7.86	9.38	11.78	..	
1917.....	5.05	5.39	5.83	6.47	7.38	8.85	11.19	..	
Net Cost (not deducting cash value) end of									
5 years..	216	218	222	228	238	255	283	...	
10 years..	421	426	434	446	466	501	558	...	
20 years..	826	839	858	888	942	1028	....	...	

Guaranteed cash value end of

5 years..	179	179	180	181	183	185	189	...
10 years..	408	408	407	408	409	409	408	...

The above values are on policies issued in 1913, 1908 and 1898.

5 Year Term.

Prem.....	11.83	12.43	13.34	14.81	17.36	22.24	30.79	...
1913.....	2.28	2.41	2.61	2.93	3.50	4.58	....	...
1914.....	2.27	2.40	2.58	2.89	3.41	4.44	6.19	...
1915.....	2.26	2.38	2.55	2.85	3.34	4.28	5.94	...
1916.....	2.25	2.37	2.53	2.81	3.26	4.15	5.70	...
1917.....	2.24	2.35	2.50	2.77	3.19	4.00	5.47	...
Net Cost								
5 years..	48	50	54	60	70	90	....	...

10 Year Term.

Prem.....	12.10	12.84	14.00	15.96	19.54	26.01	36.96	...
1908.....	2.39	2.57	2.87	3.40	4.37	6.08	8.93	...
1909.....	2.37	2.55	2.83	3.32	4.24	5.86	8.55	....
1910.....	2.36	2.52	2.79	3.25	4.11	5.65	8.18	....
1911.....	2.35	2.50	2.76	3.20	3.99	5.43	....	....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**NATIONAL LIFE INSURANCE COMPANY OF VERMONT,
MONTPELIER, VT.—(Continued).**

10 Year Term.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1912.....	2.33	2.48	2.73	3.14	3.88	5.23	7.50	....
1913.....	2.52	2.46	2.70	3.08	3.77	5.04	7.19	....
1914.....	2.30	2.45	2.66	3.02	3.66	4.86	6.87	....
1915.....	2.29	2.42	2.62	2.97	3.56	4.67	6.57	....
1916.....	2.28	2.41	2.59	2.92	3.47	4.50	6.28	....
1917.....	2.26	2.38	2.56	2.87	3.35	4.33	6.00	....

Net Cost

5 years..	49	52	57	65	80	107	152	....
10 years..	55	104	113	125	157	209	297	....

**Dividends on Full Paid Up Life Policies According to
Attained Ages During 1918 American 3%.**

Age	Age	Age	Age	Age	Age	Age
25 6.16	30 6.59	35 7.09	40 7.68	45 8.37	50 9.19	55 10.17
26 6.24	31 6.68	36 7.20	41 7.80	46 8.52	51 9.38	56 10.38
27 6.33	32 6.78	37 7.31	42 7.94	47 8.67	52 9.57	57 10.60
28 6.41	33 6.88	38 7.43	43 8.07	48 8.84	53 9.76	58 10.82
29 6.50	34 6.98	39 7.54	44 8.22	49 9.02	54 9.97	59 11.04

**NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY,
BOSTON, MASS.**

Reserve: Full Level Premium; prior to 1901, Actuaries
4%; 1901 to December 15, 1907, American 3½%;
since American 3%.

Annual Dividends Payable in 1918 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1898.....	20.20	23.30	27.30	32.60	39.70	49.20	61.90	79.10
1899.....	5.80	6.95	8.55	10.65	13.45	17.15	21.95	28.20
1900.....	5.65	6.80	8.30	10.35	13.10	16.75	21.50	27.70
1901.....	5.55	6.65	8.10	10.10	12.70	16.35	21.05	27.15
1902.....	20.70	23.80	27.30	32.30	38.80	47.90	60.40	77.70
1903.....	6.35	7.25	8.70	10.60	13.15	16.75	21.65	27.80
1904.....	6.25	7.10	8.45	10.25	12.75	16.25	21.00	27.20
1905.....	5.95	6.75	8.00	9.70	12.05	15.40	19.95	26.00
1906.....	5.80	6.55	7.80	9.40	11.65	14.85	19.30	25.35
1907.....	5.70	6.40	7.55	9.10	11.25	14.40	18.70	24.70
1908.....	5.55	6.25	7.35	8.80	10.90	13.90	18.10	24.00
1909.....	5.25	5.85	6.90	8.20	10.15	12.95	16.90	22.50

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY,
BOSTON, MASS.—(Continued).**

Ordinary Life.

Issue of Prem.....	Age at Issue							
	25	30	35	40	45	50	55	60
1908.....	20.70	23.50	27.00	31.70	38.00	46.60	58.30	74.00
1909.....	4.80	5.40	6.15	7.30	8.95	11.80	14.60	19.25
1910.....	4.60	5.15	5.90	6.95	8.50	10.75	13.85	18.40
1911.....	4.45	4.95	5.65	6.60	8.05	10.15	13.15	17.55
1912.....	4.30	4.80	5.40	6.30	7.65	9.60	12.50	16.65
1913.....	4.15	4.60	5.20	6.00	7.25	9.10	11.80	15.80
1914.....	4.00	4.40	4.95	5.70	6.85	8.55	11.15	14.95
1915.....	3.85	4.25	4.75	5.45	6.45	8.05	10.50	14.15
1916.....	3.70	4.05	4.55	5.15	6.10	7.60	9.85	13.30
1917.....	3.60	3.90	4.30	4.90	5.75	7.10	9.25	12.50
1918.....	3.45	3.75	4.15	4.65	5.40	6.65	8.60	11.70

Net Cost (not deducting cash value) end of								
5 years..	85	97	112	133	159	195	242	306
10 years..	168	191	221	260	311	380	472	597
20 years..	323	372	434	515	622	723	952	1207

Guaranteed cash value end of								
5 years..	46	56	68	84	102	123	146	179
10 years..	99	120	146	177	213	251	291	336
20 years..	193	235	282	332	384	434	483	539

The above values are on policies issued in 1913, 1908 and 1898.

20 Payment Life.

Prem.....	28.10	31.40	35.40	40.40	47.10	55.70	67.20	82.80
1898.....	7.15	8.25	9.45	10.95	13.00	15.55	19.25	24.35
1899.....	7.05	8.10	9.30	10.85	12.95	15.50	19.20	24.30
1900.....	6.95	7.95	9.15	10.70	12.85	15.45	19.15	24.25
Prem.....	29.40	32.30	36.00	40.60	46.60	54.70	65.70	81.20
1901.....	8.40	9.25	10.58	12.05	14.20	17.00	20.70	26.00
1902.....	8.15	9.00	10.20	11.70	13.80	16.65	20.45	25.95
1903.....	7.70	8.45	9.60	11.05	13.10	15.85	19.65	24.90
1904.....	7.50	8.20	9.30	10.70	12.70	15.45	19.25	24.70
1905.....	7.30	7.95	9.00	10.35	12.30	15.05	18.80	24.20
1906.....	7.05	7.75	8.70	10.00	11.90	14.00	18.30	23.75
1907.....	6.60	7.20	8.10	9.30	11.05	13.60	17.15	22.35
Prem.....	30.40	33.20	36.70	41.00	46.50	53.80	64.00	.....
1908.....	6.30	6.90	7.85	8.65	10.10	12.15	15.05	.....
1909.....	6.00	6.50	7.25	8.15	9.55	11.50	14.30	.....
1910.....	5.65	6.15	6.85	7.75	9.00	10.90	13.60	.....
1911.....	5.35	5.85	6.54	7.30	8.50	10.25	12.90	.....
1912.....	5.05	5.50	6.10	6.85	8.00	9.65	12.20	.....
1913.....	4.80	5.20	5.70	6.45	7.50	9.10	11.45	.....
1914.....	4.50	4.90	5.40	6.05	7.00	8.50	10.80	.....
1915.....	4.25	4.60	5.05	5.65	6.55	7.95	10.10	.....
1916.....	4.00	4.30	4.75	5.30	6.10	7.40	9.45	.....
1917.....	3.75	4.05	4.45	4.95	5.65	6.85	8.75	.....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY,
BOSTON, MASS.—(Continued).**

20 Payment Life.

	Age at Issue							
Issue of	25	30	35	40	45	50	55	60
Net Cost (not deducting cash value) end of								
5 years..	131	143	158	177	200	229	269	....
10 years..	256	280	310	345	390	447	526	....
20 years..	463	516	581	659	762	894	1065	....
Guaranteed cash value end of								
5 years..	95	106	118	131	146	161	176	....
10 years..	209	231	256	283	312	338	362	....
20 years..	416	469	526	587	648	707	762	....

The above values are on policies issued in 1913, 1908 and 1898.

20 Year Endowment.

Prem.....	48.60	49.60	51.00	53.20	57.00	62.80	71.70	....
1898.....	11.40	11.55	11.75	12.40	13.63	15.55	18.50	....
1899.....	11.25	11.45	11.70	12.35	13.60	15.50	18.45	....
1900.....	11.10	11.35	11.65	12.30	13.55	15.45	18.40	....
Prem.....	48.70	49.60	50.80	52.80	56.00	61.30	69.80	....
1901.....	13.20	13.50	13.85	14.55	15.60	17.35	20.15	....
1902.....	12.70	13.05	13.45	14.20	15.30	17.20	20.10	....
1903.....	11.85	12.20	12.60	13.40	14.55	16.45	19.50	....
1904.....	11.40	11.75	12.15	12.95	14.20	16.15	19.30	....
1905.....	11.00	11.35	11.75	12.55	13.80	15.80	18.95	....
1906.....	10.60	10.95	11.35	12.15	13.40	15.40	18.55	....
1907.....	9.70	10.05	10.45	11.20	12.40	14.35	17.40	....
Prem.....	48.10	48.80	50.00	51.80	54.80	59.60	67.60	....
1908.....	9.05	9.30	9.65	10.25	11.20	12.80	15.30	....
1909.....	8.40	8.70	9.05	9.60	10.55	12.15	14.60	....
1910.....	7.85	8.10	8.45	9.00	9.95	11.45	13.90	....
1911.....	7.30	7.55	7.90	8.40	9.30	10.80	13.15	....
1912.....	6.75	7.00	7.30	7.80	8.70	10.10	12.45	....
1913.....	6.25	6.45	6.80	7.30	8.10	9.50	11.70	....
1914.....	5.70	5.95	6.25	6.75	7.55	8.85	10.95	....
1915.....	5.25	5.45	5.75	6.25	6.95	8.20	10.25	....
1916.....	4.75	5.00	5.30	5.75	6.45	7.60	9.55	....
1917.....	4.30	4.50	4.80	5.25	5.90	7.00	8.90	....

Net Cost (not deducting cash value) end of								
5 years..	214	217	221	228	239	257	287	....
10 years..	418	422	431	444	466	501	560	....
20 years..	821	835	857	889	943	1027	....	....

Guaranteed cash value end of								
5 years..	185	185	186	187	189	191	195	....
10 years..	408	408	407	408	409	409	408	....
20 years..	1000	1000	1000	1000	1000	1000	1000	....

The above values are on policies issued in 1913, 1908 and 1898.

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY,
BOSTON, MASS.—(Continued).**

5 Year Term.

Issue of	Age at Issue						
	25	30	35	40	45	50	55
Prem.....	12.00	12.60	13.50	15.00	17.60	22.50	31.10
1913.....	2.80	2.95	3.15	3.50	4.25	5.55	7.80
1914.....	2.80	2.90	3.10	3.50	4.15	5.35	7.45
1915.....	2.75	2.90	3.10	3.45	4.05	5.15	7.15
1916.....	2.75	2.90	3.05	3.40	3.95	5.00	6.80
1917.....	2.75	2.85	3.00	3.35	3.85	4.80	6.50
Net cost							
5 years..	43	42	52	58	68	87	120

10 Year Term.

Prem.....	12.30	13.00	14.20	16.10	19.80	26.30	37.30
1908.....	2.95	3.10	3.50	4.10	5.45	7.45	10.90
1909.....	2.90	3.10	3.45	4.00	5.20	7.10	10.35
1910.....	2.90	3.05	3.40	3.90	5.00	6.80	9.85
1911.....	2.90	3.00	3.35	3.80	4.85	6.55	9.35
1912.....	2.85	3.00	3.30	3.70	4.70	6.25	8.85
1913.....	2.85	2.95	3.25	3.65	4.55	6.00	8.50
1914.....	2.80	2.95	3.25	3.55	4.40	5.80	8.10
1915.....	2.80	2.90	3.20	3.50	4.30	5.55	7.75
1916.....	2.80	2.90	3.15	3.45	4.15	5.35	7.40
1917.....	2.75	2.85	3.10	3.40	4.05	5.15	7.00
Net cost							
5 years..	48	50	55	63	78	104	148
10 years..	96	102	111	126	153	204	289

**Dividends on Full Paid Up Life Policies According to
Attained Ages During 1918 American 3%.**

Age	Age	Age	Age	Age	Age	Age
25 6.80	30 6.70	35 7.20	40 7.80	45 8.50	50 9.35	55 10.35
26 6.35	31 6.80	36 7.30	41 7.95	46 8.65	51 9.55	56 10.55
27 6.45	32 6.90	37 7.45	42 8.15	47 8.80	52 9.70	57 10.80
28 6.55	33 7.00	38 7.55	43 8.20	48 9.00	53 9.90	58 11.00
29 6.65	34 7.10	39 7.65	44 8.35	49 9.15	54 10.15	59 11.25

**Deferred Dividends Paid in 1918, and Annual Premiums
per \$1,000 of Insurance.**

Dividend Period.

Age at Issue	5 Year					
	Whole Life.		20 Payment Life.		20 Year Endow.	
	3d Period.		3d Period.		3d Period.	
	Pr.	Div.	Pr.	Div.	Pr.	Div.
25....	20.70	30.80	29.40	39.40	48.70	59.45
35....	27.30	41.00	36.00	48.70	50.80	63.55
45....	38.80	61.05	46.60	66.55	56.00	74.50
55....	60.40	101.30	65.70	101.55	....	....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

NEW YORK LIFE INSURANCE COMPANY.
NEW YORK, N. Y.

Reserve: Full Level Premium, American 3%.

Annual Dividends Payable in 1918 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	21.49	24.38	28.11	33.01	39.55	48.48	60.72	77.69
1906.....	4.72	5.46	6.40	7.59	9.06	10.96	13.38	16.50
1907.....	4.58	5.29	6.20	7.35	8.79	10.65	13.04	16.14
1908.....	14.45	15.13	16.00	17.12	18.51	20.34	22.70	25.77
1909.....	4.31	4.97	5.81	6.89	8.24	10.03	12.35	15.40
1910.....	4.18	4.81	5.62	6.66	7.98	9.73	12.01	15.02
1911.....	4.06	4.66	5.43	6.44	7.71	9.42	11.66	14.63
1912.....	3.94	4.51	5.25	6.22	7.45	9.12	11.31	14.23
1913.....	5.97	6.81	7.89	9.31	11.16	13.66	17.02	21.60
1914.....	3.70	4.23	4.91	5.80	6.94	8.51	10.60	13.43
1915.....	3.59	4.09	4.74	5.59	6.70	8.22	10.25	13.02
1916.....	3.48	3.96	4.58	5.40	6.45	7.92	9.90	12.62

Net Cost (not deducting cash value) end of

5 years..	91	103	118	139	167	204	256	....
10 years..	167	190	220	260	314	387	488	....

Guaranteed cash value end of

5 years..	37	45	58	73	92	112	135	...
10 years..	84	103	126	154	185	219	255	....

The above values are on policies issued in 1913 and 1908

20 Payment Life.

Prem.....	31.83	34.76	38.34	42.79	48.52	56.17	66.69	81.60
1906.....	7.31	8.06	8.97	10.07	11.38	....	15.02	....
1907.....	7.00	7.72	8.60	9.67	10.95	12.53	14.55	17.19
1908.....	16.70	17.39	18.24	19.27	20.52	22.09	24.08	26.13
1909.....	6.42	7.08	7.89	8.89	10.11	11.65	13.62	16.27
1910.....	6.11	6.77	7.56	8.52	9.71	11.22	13.17	15.81
1911.....	5.87	6.48	7.23	8.16	9.32	10.80	12.73	15.35
1912.....	5.61	6.19	6.91	7.81	8.93	10.38	12.29	14.89
1913.....	8.54	9.40	10.44	11.75	13.41	15.60	18.53	22.59
1914.....	5.12	5.65	6.31	7.14	8.20	9.58	11.43	13.97
1915.....	4.89	5.39	6.03	6.83	7.84	9.19	11.00	13.52
1916.....	4.66	5.14	5.75	6.52	7.50	8.81	10.58	13.06

Net Cost (not deducting cash value) end of

5 years..	136	148	163	182	206	238	282	...
10 years..	254	277	306	342	389	451	538	...

* Includes extra dividend of \$10.00.

† Includes extra dividend of 10% of the premium.

NOTE.-- In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

NEW YORK LIFE INSURANCE COMPANY.
NEW YORK, N. Y.—(Continued).

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Guaranteed cash value end of								
5 years..	85	95	107	120	135	150	165	...
10 years..	177	196	219	243	269	293	315	...

The above values are on policies issued in 1913 and 1908

20 Year Endowment.

Prem.....	50.53	51.31	52.47	54.31	57.32	62.34	70.51	83.5
1906.....	11.98	12.21	12.53	13.00	13.64	14.63	...	...
1907.....	11.38	11.61	11.93	12.40	13.05	14.05	15.52	17.7
Prem.....	49.33	50.43	51.91	54.06	57.34	62.55	70.61	83.5
*1908.....	19.60	20.15	20.80	21.57	22.50	23.60	25.28	27.4
1909.....	9.04	9.59	10.23	11.01	11.95	13.14	14.75	16.9
1910.....	8.50	9.05	9.69	10.47	11.41	12.62	14.23	16.4
1911.....	7.97	8.52	9.17	9.95	10.90	12.10	13.72	15.9
1912.....	7.47	8.02	8.67	9.45	10.39	11.60	13.23	15.4
†1913.....	11.91	12.57	13.37	14.37	15.63	17.37	19.82	23.3
1914.....	6.51	7.07	7.71	8.49	9.43	10.64	12.26	14.5
1915.....	6.06	6.61	7.26	8.03	8.97	10.17	11.79	14.0
1916.....	5.62	6.18	6.82	7.59	8.52	9.72	11.33	13.5

Net Cost (not deducting cash value) end of								
5 years..	217	220	224	232	244	265	299	...
10 years..	409	415	424	437	462	503	570	...

Guaranteed cash value end of								
5 years..	175	175	175	176	178	181	184	...
10 years..	361	360	360	361	361	361	361	...

The above values are on policies issued in 1913 and 1908.

5 Year Term.

Prem.....	11.97	12.80	13.98	15.75	18.57	23.51	31.76	...
†1913.....	3.57	3.90	4.36	4.97	5.91	7.38	9.72	...
1914.....	2.37	2.62	2.96	3.40	4.06	5.05	6.57	...
1915.....	2.37	2.62	2.96	3.40	4.06	5.05	6.58	...
1916.....	2.37	2.62	2.96	3.40	4.05	5.05	6.57	...

10 Year Term.

Prem.....	12.13	13.12	14.50	16.65	20.23	26.47	36.60	...
*1908.....	12.39	12.65	13.00	13.51	14.24	15.34	17.07	...
1909.....	2.40	2.65	3.01	3.53	4.28	5.41	7.18	...
1910.....	2.40	2.66	3.02	3.54	4.30	5.45	7.26	...
1911.....	2.40	2.66	3.03	3.55	4.32	5.48	7.29	...

* Includes extra dividend of \$10.00.

† Includes extra dividend of 10% of the premium.

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**NEW YORK LIFE INSURANCE COMPANY,
NEW YORK, N. Y.—(Continued).**

10 Year Term.

Age of Insured	Age at Issue							
	25	30	35	40	45	50	55	60
Premium.....	12.18	13.12	14.50	16.65	20.28	26.47	36.60	.....
\$12.....	2.40	2.66	3.03	3.55	4.32	5.48	7.30	.....
\$13.....	3.62	3.97	4.48	5.20	6.34	8.12	10.95	.....
\$14.....	2.40	2.66	3.02	3.54	4.30	5.45	7.25	.....
\$15.....	2.40	2.65	3.02	3.53	4.28	5.42	7.20	.....
\$16.....	2.39	2.65	3.01	3.52	4.26	5.38	7.13	.....

† Includes extra dividend of 10% of the premium.

**Deferred Dividends Payable in 1918, and Annual Premiums
per \$1,000 of Insurance.**

Dividend Period.

Whole Life.

Age at Issue.	5 Year 3d Period.		15 Year.		20 Year.	
	Pr.	Div.	Pr.	Div.	Pr.	Div.
\$.....			21.49	121.03	20.50	142.25
\$.....			28.10	128.20	27.10	166.70
\$.....			39.55	150.41	39.10	246.22
\$.....			60.72	237.50	61.60	544.37

Twenty Payment Life.

\$.....	.....	.....	31.83	146.27	28.10	173.74
\$.....	.....	.....	38.34	156.46	35.00	205.36
\$.....	46.20	52.03	48.52	180.25	46.20	286.63
\$.....	.....	.....	.....	.....	66.60	592.49

Twenty Year Endowment.

\$.....	48.70	62.80	50.53	196.81	48.70	278.70
\$.....	50.90	66.17	52.47	198.96	50.90	297.82
\$.....	56.40	75.05	57.32	211.25	56.40	358.85
\$.....	.....	.....	.....	.....	71.10	630.31

NORTHERN LIFE INSURANCE CO., SEATTLE, WASH.

Reserve: Modified Preliminary Term Plan (Michigan Standard). American 3% prior to 1912; since American 3½%.

This company's dividend illustrations had not been received when this form went to press.

Have requested company to supply us with information necessary to answer any inquiries regarding dividends that may be received.

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

NORTHWESTERN MUTUAL LIFE INSURANCE CO. MILWAUKEE, WIS.

Reserve: Full Level Premium. Prior to February 1, 18
Actuaries 4%; since American 3%.

Annual Dividends Payable in 1918 per \$1,000 of Insuran

Ordinary Life.

Issue of	Age at Issue						
	25	30	35	40	45	50	55
Prem.....	19.63	22.63	26.49	31.57	38.46	47.70	60.04
1898.....	6.05	7.18	8.69	10.66	13.33	16.89	21.51
Prem.....	21.35	24.22	27.93	32.80	39.31	48.17	60.34
1899.....	8.14	9.43	11.19	13.49	16.50	20.41	25.47
1900.....	7.91	9.13	10.80	13.02	15.93	19.75	24.77
1901.....	7.67	8.83	10.42	12.56	15.37	19.09	24.04
1902.....	7.45	8.55	10.06	12.10	14.82	18.44	23.29
1903.....	7.23	8.28	9.70	11.66	14.28	17.79	22.54
1904.....	7.02	8.02	9.36	11.23	13.75	17.15	21.78
1905.....	6.82	7.77	9.04	10.81	13.24	16.52	21.02
1906.....	6.63	7.53	8.73	10.41	12.78	15.90	20.27
1907.....	6.44	7.29	8.43	10.02	12.23	15.29	19.53
Prem.....	20.55	23.31	26.88	31.56	37.82	46.36	58.06
1908.....	5.52	6.23	7.18	8.50	10.39	13.03	16.70
1909.....	5.35	6.01	6.90	8.14	9.92	12.44	15.97
1910.....	5.18	5.80	6.64	7.79	9.46	11.86	15.26
1911.....	5.01	5.59	6.38	7.46	9.02	11.30	14.55
1912.....	4.85	5.40	6.13	7.13	8.59	10.75	13.85
1913.....	4.70	5.21	5.89	6.83	8.18	10.21	13.16
1914.....	4.55	5.02	5.66	6.53	7.78	9.69	12.49
1915.....	4.41	4.84	5.43	6.24	7.40	9.18	11.83
1916.....	4.27	4.67	5.22	5.97	7.04	8.69	11.19
1917.....	4.13	4.50	5.01	5.70	6.69	8.21	10.56

Net Cost (not deducting cash value) end of							
5 years..	81	92	107	127	152	186	231
10 years..	158	180	208	245	294	368	445

Guaranteed cash value end of							
5 years..	36	46	58	74	92	113	136
10 years..	94	115	141	172	208	246	286

The above values are on policies issued in 1913 and 190

20 Payment Life.

Prem.....	26.95	30.12	34.01	38.92	45.38	53.82	64.95
1898.....	7.01	7.99	9.21	10.70	12.56	14.82	17.47
Prem.....	31.33	34.24	37.80	42.24	47.95	55.59	66.10
1899.....	11.58	12.74	14.27	16.12	18.35	21.06	24.38
1900.....	11.07	12.23	13.70	15.53	17.78	20.58	24.15
1901.....	10.62	11.73	13.15	14.94	17.19	20.04	23.79

NOTE.—In computing the net cost if policy is surren-
dered, it must be remembered that the above figures includ
the 1918 dividend, and that in some companies this dividen
is contingent upon the payment of the 1918 premium.

**NORTHWESTERN MUTUAL LIFE INSURANCE CO.,
MILWAUKEE, WIS.—(Continued).**

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1902.....	10.18	11.24	12.61	14.36	16.58	19.46	23.32	28.44
1903.....	9.75	10.77	12.08	13.78	15.97	18.85	22.75	28.06
1904.....	9.35	10.31	11.56	13.21	15.36	18.21	22.13	27.56
1905.....	8.95	9.87	11.06	12.65	14.75	17.56	21.46	26.94
1906.....	8.56	9.45	10.58	12.10	14.14	16.90	20.76	26.24
Prem.....	31.23	33.98	37.31	41.43	46.69	53.69	63.32	77.02
1907.....	8.10	8.79	9.65	10.80	12.35	14.45	17.42	21.75
Prem.....	30.63	33.44	36.85	41.10	46.57	53.86	63.88	78.10
1908.....	7.59	8.30	9.19	10.37	12.02	14.29	17.50	22.18
1909.....	7.25	7.92	8.75	9.86	11.44	13.63	16.76	21.34
1910.....	6.91	7.54	8.33	9.38	10.87	12.98	16.01	20.48
1911.....	6.59	7.18	7.92	8.91	10.32	12.34	15.27	19.61
1912.....	6.28	6.83	7.53	8.45	9.78	11.70	14.53	18.74
1913.....	5.98	6.49	7.14	8.01	9.25	11.09	13.80	17.86
1914.....	5.68	6.17	6.77	7.58	8.74	10.48	13.07	17.00
1915.....	5.40	5.85	6.41	7.17	8.25	9.89	12.36	16.13
1916.....	5.13	5.54	6.07	6.78	7.78	9.31	11.66	15.28
1917.....	4.86	5.25	5.78	6.40	7.38	8.75	10.97	14.48

Net Cost (not deducting cash value) end of								
5 years..	126	138	152	170	192	220	258	310
10 years..	245	267	295	328	370	424	497	598

Guaranteed cash value end of								
5 years..	85	96	108	121	136	151	166	180
10 years..	204	226	251	278	307	333	357	377

The above values are on policies issued in 1913 and 1908.

20 Year Endowment.

Prem.....	46.07	47.10	48.58	50.87	54.80	60.39	69.15	....
1898.....	9.52	9.82	10.22	10.77	11.52	12.57	14.03	....
Prem.....	49.36	50.20	51.43	53.34	56.44	61.54	69.78	82.85
1899.....	17.65	18.02	18.52	19.20	20.17	21.58	23.65	26.73
1900.....	16.77	17.16	17.71	18.48	19.60	21.25	23.76	27.51
1901.....	15.92	16.33	16.91	17.75	18.97	20.81	23.63	27.86
1902.....	15.10	15.52	16.13	17.01	18.32	20.29	23.33	27.90
1903.....	14.30	14.73	15.35	16.27	17.63	19.70	22.88	27.71
1904.....	13.53	13.97	14.59	15.53	16.94	19.07	22.34	27.34
1905.....	12.78	13.23	13.85	14.80	16.23	18.41	21.73	26.82
1906.....	12.06	12.51	13.14	14.08	15.53	17.72	21.06	26.20
Prem.....	49.21	49.64	50.36	51.62	53.88	57.89	64.71	75.95
1907.....	11.22	11.28	11.43	11.76	12.41	13.58	15.58	18.98
Prem.....	48.86	49.57	50.64	52.33	55.15	59.87	67.61	80.00
1908.....	11.35	11.59	11.97	12.58	13.62	15.30	18.01	22.32
1909.....	10.69	10.94	11.32	11.90	12.93	14.59	17.26	21.50

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**NORTHWESTERN MUTUAL LIFE INSURANCE CO.,
MILWAUKEE, WIS.—(Continued).**

20 Year Endowment.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1910.....	10.06	10.31	10.68	11.25	12.25	13.88	16.50	20.4
1911.....	9.45	9.69	10.06	10.62	11.58	13.17	15.74	19.3
1912.....	8.86	9.10	9.47	10.00	10.93	12.47	14.97	18.1
1913.....	8.29	8.53	8.88	9.41	10.30	11.79	14.21	18.4
1914.....	7.74	7.98	8.32	8.83	9.68	11.11	13.45	17.3
1915.....	7.21	7.44	7.78	8.28	9.08	10.45	12.71	16.3
1916.....	6.70	6.93	7.26	7.74	8.51	9.81	11.97	15.3
1917.....	6.20	6.43	6.75	7.22	7.95	9.18	11.25	14.1

Net Cost (not deducting cash value) end of								
5 years..	208	211	214	220	230	247	274	31
10 years..	402	407	414	425	445	477	530	61

Guaranteed cash value end of								
5 years..	175	175	176	177	179	181	185	19
10 years..	403	403	402	403	404	404	403	40

The above values are on policies issued in 1918 and 1906

**Dividends on Full Paid Up Life Policies According to
Attained Ages During 1918 American 3%.**

Age	Age	Age	Age	Age	Age	Age	Age
25 6.85	30 7.30	35 7.83	40 8.46	45 9.21	50 10.11	55 11.2	
26 6.93	31 7.40	36 7.95	41 8.60	46 9.37	51 10.32	56 11.4	
27 7.02	32 7.50	37 8.07	42 8.74	47 9.55	52 10.53	57 11.4	
28 7.11	33 7.61	38 8.20	43 8.89	48 9.73	53 10.75	58 11.9	
29 7.20	34 7.72	39 8.33	44 9.05	49 9.92	54 10.98	59 12.2	

**NORTHWESTERN NATIONAL LIFE INSURANCE CO.,
MINNEAPOLIS, MINN.**

Reserve: American 3½%; prior to 1908 Full Preliminary Term, since Modified Preliminary Term.

Annual Dividends Payable in 1918 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	20.48	23.18	26.69	31.32	37.57	46.14	57.93	74.31
1906.....	5.17	5.75	6.48	7.38	8.49	9.84	11.51	13.57
1907.....	5.02	5.57	6.26	7.11	8.17	9.49	11.12	13.15
1908.....	4.87	5.39	6.04	6.85	7.87	9.14	10.73	12.71
1909.....	4.73	5.21	5.82	6.59	7.57	8.79	10.32	12.28
1910.....	4.59	5.04	5.61	6.34	7.26	8.44	9.93	11.83

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**NORTHWESTERN NATIONAL LIFE INSURANCE CO.,
MINNEAPOLIS, MINN.—(Continued).**

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1911.....	4.46	4.88	5.41	6.10	6.97	8.09	9.52	11.38
1912.....	4.33	4.72	5.22	5.85	6.67	7.74	9.12	10.92
1913.....	4.21	4.57	5.03	5.62	6.39	7.40	8.71	10.45
1914.....	4.09	4.42	4.85	5.39	6.11	7.06	8.32	9.99
1915.....	3.98	4.28	4.67	5.17	5.84	6.73	7.91	9.52
1916.....	3.87	4.14	4.50	4.96	5.57	6.39	7.52	9.05
1917.....	3.76	4.01	4.33	4.74	5.30	6.07	7.12	8.57

Net Cost (not deducting cash value) end of

5 years..	89	101	117	138	166	205	259	335
10 years..	180	204	235	277	333	410	517	667

Guaranteed cash value end of

5 years..	36	37	47	59	75	92	111	131
10 years..	82	101	125	154	187	223	261	298

The above values are on policies issued in 1913 and 1908.

20 Payment Life.

Prem.....	29.02	31.83	35.30	39.65	45.30	52.84	63.19	....
1906.....	6.93	7.53	8.25	9.10	10.09	11.27	12.60	....
1907.....	6.60	7.16	7.84	8.64	9.61	10.75	12.14	....
1908.....	6.29	6.80	7.44	8.21	9.12	10.23	11.61	....
1909.....	5.99	6.47	7.06	7.79	8.66	9.73	11.08	....
1910.....	5.69	6.13	6.69	7.38	8.21	9.24	10.56	....
1911.....	5.41	5.82	6.33	6.98	7.77	8.76	10.05	....
1912.....	5.13	5.52	5.99	6.59	7.33	8.29	9.54	....
1913.....	4.87	5.22	5.66	6.22	6.92	7.83	9.04	....
1914.....	4.62	4.94	5.35	5.86	6.51	7.39	8.55	....
1915.....	4.38	4.67	5.04	5.52	6.13	6.95	8.07	....
1916.....	4.15	4.40	4.74	5.18	5.74	6.51	7.59	....
1917.....	3.93	4.16	4.46	4.85	5.37	6.10	7.12	....

Net Cost (not deducting cash value) end of

5 years..	129	142	158	178	203	238	285	....
10 years..	257	282	313	352	403	471	565	....

Guaranteed cash value end of

5 years..	60	68	78	90	103	116	130	....
10 years..	174	195	219	247	275	302	327	....

The above values are on policies issued in 1913 and 1908.

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**NORTHWESTERN NATIONAL LIFE INSURANCE CO.,
MINNEAPOLIS, MINN.—(Continued).**

20 Year Endowment.

Issue of	Age at Issue							60
	25	30	35	40	45	50	55	
Prem.....	48.12	48.85	49.93	51.65	54.51	59.33	67.22	....
1906.....	11.77	11.87	11.99	12.19	12.51	13.04	13.85	....
1907.....	11.06	11.16	11.28	11.49	11.82	12.36	13.18	....
1908.....	10.88	10.48	10.61	10.81	11.15	11.69	12.54	....
1909.....	9.73	9.84	9.96	10.17	10.51	11.06	11.92	....
1910.....	9.10	9.21	9.33	9.54	9.88	10.44	11.32	....
1911.....	8.50	8.61	8.74	8.94	9.29	9.84	10.72	....
1912.....	7.93	8.04	8.16	8.37	8.71	9.26	10.15	....
1913.....	7.38	7.48	7.60	7.81	8.14	8.70	9.58	....
1914.....	6.85	6.95	7.07	7.27	7.60	8.16	9.03	....
1915.....	6.34	6.44	6.57	6.76	7.08	7.63	8.48	....
1916.....	5.85	5.96	6.07	6.26	6.57	7.11	7.95	....
1917.....	5.39	5.49	5.60	5.78	6.08	6.61	7.43	....

Net Cost (not deducting cash value) end of								
5 years..	216	220	225	232	245	267	303	....
10 years..	426	432	442	458	484	528	601	....

Guaranteed cash value end of								
5 years..	140	140	140	141	142	144	147	....
10 years..	375	375	375	375	376	376	375	....

The above values are on policies issued in 1913 and 1908.

10 Year Term.

Prem.....	10.53	11.17	12.17	13.87	16.97	22.58	....	....
1908.....	2.22	2.29	2.39	2.56	2.89	3.45	....	....
1909.....	2.22	2.30	2.40	2.59	2.94	3.52	....	....
1910.....	2.23	2.31	2.41	2.62	2.95	3.57	....	....
1911.....	2.23	2.31	2.42	2.61	2.97	3.59	....	....
1912.....	2.23	2.31	2.42	2.62	2.97	3.60	....	....
1913.....	2.23	2.31	2.42	2.61	2.97	3.59	....	....
1914.....	2.22	2.30	2.41	2.60	2.95	3.57	....	....
1915.....	2.22	2.30	2.41	2.59	2.94	3.53	....	....
1916.....	2.22	2.29	2.40	2.58	2.91	3.48	....	....
1917.....	2.22	2.29	2.39	2.56	2.88	3.43	....	....

**Dividends on Full Paid Up Life Policies According to
Attained Ages During 1918 American 3½%.**

Age	Age	Age	Age	Age	Age	Age	Age
25 5.42	30 5.81	35 6.26	40 6.80	45 7.43	50 8.15	55 8.93	
26 5.50	31 5.89	36 6.36	41 6.92	46 7.57	51 8.29	56 9.09	
27 5.57	32 5.98	37 6.47	42 7.04	47 7.70	52 8.45	57 9.26	
28 5.64	33 6.08	38 6.57	43 7.16	48 7.84	53 8.61	58 9.42	
29 5.73	34 6.17	39 6.68	44 7.29	49 7.99	54 8.77	59 9.60	

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**OCCIDENTAL LIFE INSURANCE CO.,
LOS ANGELES, CAL.**

Reserve: American 3¼%; Full Preliminary Term.

Annual Dividends Payable in 1918 per \$1,000 of Insurance.

Ordinary Life.

Age of Insured.....	Age at Issue							
	25	30	35	40	45	50	55	60
1906.....	20.93	23.73	27.33	32.19	38.69	47.59	59.33	76.85
1907.....	3.80	4.42	5.25	6.40	7.95	10.02	12.80	16.53
1908.....	3.71	4.30	5.09	6.17	7.67	9.72	12.49	16.24
1909.....	3.55	4.09	4.83	5.84	7.26	9.20	11.87	15.51
1910.....	3.41	3.93	4.60	5.52	6.84	8.67	11.25	14.80
1911.....	3.25	3.73	4.36	5.21	6.45	8.18	10.65	14.07
1912.....	3.11	3.54	4.18	4.92	6.07	7.69	10.05	13.33
1913.....	2.97	3.36	3.91	4.64	5.70	7.22	9.46	12.60
1914.....	2.83	3.19	3.69	4.37	5.34	6.76	8.88	11.87
1915.....	2.70	3.02	3.48	4.11	5.01	6.32	8.31	11.15
1916.....	2.57	2.86	3.28	3.85	4.67	5.89	7.75	10.45
1917.....	2.45	2.71	3.09	3.61	4.35	5.48	7.20	9.75

Net Cost (not deducting cash value) end of								
5 years..	94	107	123	145	174	214	267	341
10 years..	183	207	239	281	337	413	516	660

Guaranteed cash value end of								
5 years..	34	42	52	64	80	97	116	136
10 years..	82	102	125	154	188	233	261	299

The above values are on policies issued in 1913 and 1908.

20 Payment Life.

Prem.....	29.71	32.61	36.22	40.75	46.62	54.47	65.23	80.41
1906.....	5.53	6.11	6.89	7.92	9.25	11.01	13.41	16.70
1907.....	5.26	5.80	6.54	7.51	8.82	10.57	12.99	16.38
1908.....	4.93	5.43	6.11	7.03	8.27	9.96	12.32	15.63
1909.....	4.62	5.07	5.70	6.56	7.73	9.36	11.64	14.90
1910.....	4.30	4.72	5.31	6.11	7.21	8.75	10.97	14.13
1911.....	4.02	4.39	4.94	5.68	6.69	8.13	10.30	13.37
1912.....	3.74	4.08	4.58	5.26	6.20	7.58	9.65	12.62
1913.....	3.46	3.77	4.23	4.84	5.72	7.03	9.00	11.87
1914.....	3.20	3.47	3.89	4.45	5.26	6.49	8.36	11.12
1915.....	2.94	3.19	3.56	4.07	4.79	5.96	7.73	10.38
1916.....	2.71	2.93	3.25	3.71	4.38	5.46	7.12	9.64

Net Cost (not deducting cash value) end of								
5 years..	136	150	166	187	213	247	294	359
10 years..	265	291	322	362	412	479	569	696

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**OCCIDENTAL LIFE INSURANCE CO.,
LOS ANGELES, CAL.—(Continued).**

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Guaranteed cash value end of								
5 years..	63	71	80	91	102	114	126	137
10 years..	175	196	220	247	276	303	327	347

The above values are on policies issued in 1913 and 1908

20 Year Endowment.

Prem.....	49.31	50.07	51.23	53.05	56.07	61.12	69.37	82.54
1906.....	9.70	9.82	10.04	10.44	11.11	12.23	14.06	16.94
1907.....	9.03	9.15	9.38	9.80	10.49	11.66	13.58	16.04
1908.....	8.34	8.46	8.69	9.09	9.79	10.95	12.86	15.84
1909.....	7.65	7.77	8.01	8.39	9.08	10.24	12.13	15.04
1910.....	7.01	7.13	7.37	7.72	8.41	9.55	11.42	14.31
1911.....	6.40	6.52	6.75	7.10	7.77	8.88	10.70	13.51
1912.....	5.80	5.92	6.14	6.50	7.14	8.22	9.99	12.73
1913.....	5.23	5.35	5.57	5.91	6.51	7.57	9.29	11.96
1914.....	4.68	4.80	5.02	5.35	5.92	6.94	8.60	11.21
1915.....	4.16	4.27	4.49	4.81	5.36	6.33	7.92	10.45
1916.....	3.66	3.77	3.98	4.29	4.81	5.74	7.27	9.69

Net Cost (not deducting cash value) end of								
5 years..	229	232	237	245	258	279	314	369
10 years..	444	450	460	475	499	540	608	717

Guaranteed cash value end of								
5 years..	150	150	150	151	153	155	158	162
10 years..	376	376	375	376	376	376	376	375

The above values are on policies issued in 1913 and 1908.

OHIO STATE LIFE INSURANCE CO., COLUMBUS, O.

Reserve: American 3½%; Ohio Reserve Basis.

Annual Dividends Payable in 1918 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	21.22	24.05	27.69	32.43	38.75	47.20	58.59	74.00
1906.....	4.67	5.18	5.78	6.44	7.15	7.86	8.58	9.24
1907.....	4.57	5.08	5.66	6.31	7.01	7.72	8.44	9.13
1908.....	4.49	4.97	5.53	6.17	6.86	7.58	8.29	9.00
1909.....	4.39	4.87	5.42	6.04	6.72	7.44	8.15	8.87
1910.....	4.31	4.76	5.30	5.92	6.59	7.30	8.00	8.72
1911.....	4.22	4.67	5.18	5.78	6.44	7.15	7.86	8.58
1912.....	4.15	4.57	5.08	5.66	6.31	7.01	7.72	8.44
1913.....	4.07	4.49	4.97	5.53	6.17	6.86	7.58	8.29
1914.....	4.00	4.39	4.87	5.42	6.04	6.72	7.44	8.15

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

OHIO STATE LIFE INSURANCE CO., COLUMBUS, O.—
(Continued).

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1915.....	3.92	4.31	4.76	5.30	5.92	6.59	7.30	8.00
1916.....	3.53	3.87	4.28	4.75	5.30	5.91	6.56	7.20
1917.....	3.15	3.46	3.81	4.23	4.72	5.26	5.84	6.43

20 Payment Life.

Prem.....	31.65	34.57	38.11	42.43	47.94	55.07	64.66	....
1906.....	5.04	5.62	6.27	6.98	7.75	8.51	9.29	....
1907.....	4.95	5.50	6.14	6.84	7.59	8.36	9.14	....
1908.....	4.86	5.38	5.99	6.68	7.44	8.22	8.98	....
1909.....	4.76	5.28	5.88	6.54	7.28	8.06	8.83	....
1910.....	4.67	5.16	5.75	6.41	7.14	7.90	8.67	....
1911.....	4.58	5.06	5.62	6.27	6.98	7.75	8.51	....
1912.....	4.50	4.95	5.50	6.14	6.84	7.59	8.36	....
1913.....	4.41	4.86	5.38	5.99	6.68	7.44	8.22	....
1914.....	4.33	4.76	5.28	5.88	6.54	7.28	8.06	....
1915.....	4.25	4.67	5.16	5.75	6.41	7.14	7.90	....
1916.....	3.85	4.22	4.67	5.18	5.78	6.44	7.15	....
1917.....	3.46	3.81	4.19	4.65	5.19	5.79	6.42	....

20 Year Endowment.

Prem.....	49.74	50.67	51.99	53.97	57.12	62.19	70.21	....
1906.....	9.20	9.22	9.24	9.28	9.34	9.94	9.60	....
1907.....	8.92	8.93	8.95	9.00	9.07	9.19	9.37	....
1908.....	8.64	8.65	8.68	8.74	8.82	8.95	9.16	....
1909.....	8.38	8.40	8.42	8.48	8.58	8.72	8.95	....
1910.....	8.12	8.15	8.17	8.23	8.34	8.51	8.75	....
1911.....	7.88	7.91	7.94	8.00	8.11	8.29	8.56	....
1912.....	7.66	7.67	7.70	7.78	7.90	8.08	8.36	....
1913.....	7.43	7.45	7.49	7.56	7.68	7.87	8.17	....
1914.....	7.21	7.24	7.27	7.34	7.48	7.68	7.98	....
1915.....	7.01	7.03	7.08	7.15	7.27	7.49	7.80	....
1916.....	6.24	6.27	6.30	6.38	6.49	6.69	7.00	....
1917.....	5.52	5.55	5.58	5.64	5.75	5.93	6.21	....

OREGON LIFE INSURANCE CO., PORTLAND, ORE.

Reserve: American 3½%, Full Preliminary Term Plan.

Annual Dividends Paid in 1917 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	20.15	23.00	26.70	31.65	38.35	47.55	60.25	....
1906.....	4.17	4.69	5.35	6.25	7.46	8.97	11.29	....
1907.....	4.09	4.59	5.22	6.08	7.26	8.83	11.00	....
1908.....	4.01	4.49	5.09	5.91	7.06	8.59	10.69	....
1909.....	3.81	4.25	4.80	5.57	6.62	8.15	10.05	....
1910.....	3.73	4.08	4.52	5.14	5.98	7.12	8.78	....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

OREGON LIFE INSURANCE CO., PORTLAND, ORE.—
(Continued).

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1911.....	3.48	3.83	4.27	4.89	5.73	6.87	8.48	....
1912.....	3.23	3.58	4.02	4.64	5.48	6.62	8.23	....
1913.....	2.98	3.33	3.77	4.39	5.23	6.37	7.97	....
1914.....	2.73	3.08	3.52	4.14	4.98	6.12	7.72	....
1915.....	2.53	2.88	3.32	3.94	4.78	5.92	7.52	....

20 Payment Life.

Prem.....	39.95	32.85	26.60	21.20	17.00	14.95	13.50	....
1906.....	5.89	5.83	6.53	7.82	8.21	9.58	11.11	....
1907.....	5.21	5.62	6.30	7.07	7.92	9.25	10.76	....
1908.....	5.04	5.48	6.08	6.81	7.63	8.94	10.41	....
1909.....	4.67	5.02	5.62	6.29	7.04	8.28	9.66	....
1910.....	4.41	4.70	5.18	5.71	6.31	7.29	8.39	....
1911.....	4.16	4.45	4.93	5.46	6.06	7.04	8.14	....
1912.....	3.91	4.20	4.68	5.21	5.81	6.79	7.89	....
1913.....	3.66	3.95	4.43	4.96	5.56	6.54	7.64	....
1914.....	3.41	3.70	4.18	4.71	5.31	6.29	7.39	....
1915.....	3.21	3.50	3.98	4.51	5.11	6.09	7.19	....

20 Year Endowment.

Prem.....	48.85	49.35	50.05	51.49	53.89	58.00	65.15	....
1906.....	5.75	5.81	5.85	5.97	6.19	6.54	7.15	....
1907.....	5.36	5.43	5.46	5.59	5.79	6.13	6.71	....
1908.....	5.00	5.06	5.09	5.21	5.42	5.76	6.36	....
1909.....	4.25	4.31	4.34	4.46	4.64	4.95	5.51	....
1910.....	4.03	4.13	4.15	4.25	4.39	4.54	5.09	....
1911.....	3.83	3.88	3.90	4.00	4.14	4.29	4.84	....
1912.....	3.58	3.63	3.65	3.75	3.89	4.14	4.59	....
1913.....	3.33	3.38	3.40	3.50	3.64	3.89	4.34	....
1914.....	3.08	3.13	3.15	3.25	3.39	3.64	4.09	....
1915.....	2.88	2.93	2.95	3.05	3.19	3.44	3.89	....

PACIFIC MUTUAL LIFE INSURANCE CO.,
LOS ANGELES, CAL.

Reserve: Prior to 1901 Actuaries 4%; 1901-1907 Inclusive American 3½%; since American 3%. Full Level Premium. Modified; Preliminary and Full Preliminary Term.

Annual Dividends Payable in 1918 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	20.50	23.30	27.10	32.20	39.10	48.50	61.00	76.90
1898.....	4.93	5.51	6.35	7.43	8.72	10.42	12.99	16.75
1899.....	4.80	5.37	6.18	7.25	8.52	10.20	12.75	16.51

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**PACIFIC MUTUAL LIFE INSURANCE CO.,
LOS ANGELES, CAL.—(Continued).**

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1900.....	4.68	5.22	6.02	7.05	8.31	10.10	12.54	16.26
1901.....	4.53	5.05	5.90	6.95	8.25	10.00	12.30	16.00
Prem.....	\$1.15	\$3.90	\$7.65	\$2.45	\$8.85	\$7.95	\$0.00	\$7.30
1902.....	5.05	5.75	6.80	8.15	9.55	11.55	13.55	16.75
1903.....	4.85	5.55	6.50	7.80	9.15	11.10	13.05	16.20
1904.....	4.60	5.15	6.05	6.95	7.95	9.45	10.75	12.80
1905.....	4.40	4.95	5.75	6.65	7.65	9.05	10.35	12.35
1906.....	4.25	4.75	5.55	6.35	7.30	8.65	9.90	11.90
1907.....	4.10	4.55	5.30	6.05	6.95	8.25	9.50	11.45
Prem.....	\$1.35	\$4.20	\$7.95	\$2.30	\$9.30	\$8.15	\$0.35	\$7.30
1908.....	4.79	5.49	6.55	7.94	9.85	12.20	13.69	15.91
1909.....	4.65	5.30	6.29	7.60	9.45	11.72	13.36	15.70
1910.....	4.51	5.13	6.05	7.27	9.06	11.21	12.98	15.45
1911.....	4.37	4.96	5.82	6.95	8.60	10.69	12.56	15.12
1912.....	4.23	4.78	5.59	6.65	8.17	10.15	12.10	14.74
1913.....	4.09	4.59	5.36	6.35	7.75	9.62	11.60	14.28
1914.....	3.96	4.41	5.13	6.05	7.33	9.09	11.08	13.77
1915.....	3.83	4.25	4.91	5.76	6.93	8.57	10.51	13.23
1916.....	3.73	4.10	4.70	5.48	6.55	8.06	9.98	12.64
1917.....	3.65	3.96	4.50	5.20	6.21	7.58	9.37	12.03

Net Cost (not deducting cash value)	end of							
5 years..	88	100	116	136	163	200	252	324
10 years..	173	197	227	266	318	389	493	638
20 years..	333	381	444	529	645	803	1025	1337

Guaranteed cash value	end of							
5 years..	37	45	56	68	84	101	120	140

The above values are on policies issued in 1913.

.30 Payment Life.

Prem.....	\$8.10	\$1.10	\$5.00	\$9.30	\$6.30	\$4.80	\$6.60	....
1898.....	7.20	7.90	9.00	10.00	11.20	12.95	17.35	....
1899.....	6.90	7.55	8.55	9.60	10.75	12.45	16.40	....
1900.....	6.60	7.25	8.15	9.20	10.35	11.95	15.55	....
1901.....	6.35	6.95	7.80	8.80	9.95	11.50	14.80	....
Prem.....	\$9.95	\$2.35	\$6.60	\$1.30	\$7.00	\$4.95	\$5.50	\$0.30
1902.....	7.80	8.79	10.07	11.50	13.20	15.27	17.48	20.73
1903.....	7.60	8.54	9.73	11.10	12.76	14.83	17.12	20.59
1904.....	6.70	7.40	8.40	9.45	10.55	12.05	13.55	16.50
1905.....	6.35	6.95	7.90	8.95	10.00	11.45	13.05	16.40
1906.....	6.00	6.55	7.45	8.45	9.45	10.85	12.60	16.30
1907.....	5.60	6.20	7.05	7.95	8.95	10.40	12.30	16.20

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**PACIFIC MUTUAL LIFE INSURANCE CO.,
LOS ANGELES, CAL.—(Continued).**

20 Payment Life.

Issue of Prem.....	Age at Issue							
	25	30	35	40	45	50	55	60
1908.....	31.25	34.00	37.80	41.45	47.00	54.95	65.50	80.00
1909.....	6.94	7.55	8.80	9.89	11.14	13.26	14.90	16.70
1910.....	6.55	7.13	7.82	8.86	10.55	12.63	14.40	16.44
1911.....	6.21	6.74	7.37	8.36	9.97	12.01	13.90	16.00
1912.....	5.88	6.37	6.94	7.86	9.40	11.39	13.38	15.71
1913.....	5.56	6.00	6.51	7.38	8.85	10.76	12.86	15.28
1914.....	5.25	5.65	6.13	6.92	8.30	10.16	12.32	14.63
1915.....	4.95	5.32	5.77	6.49	7.77	9.56	11.75	14.33
1916.....	4.67	5.00	5.42	6.07	7.26	8.96	11.12	13.83
1917.....	4.42	4.69	5.08	5.66	6.77	8.37	10.45	13.28
1918.....	4.18	4.43	4.74	5.28	6.31	7.81	9.72	12.04

Net Cost (not deducting cash value) end of								
5 years..	133	145	160	178	200	231	273	334
10 years..	260	284	313	347	390	450	536	668
20 years..	462	514	578	659	767	911	1102	....

Guaranteed cash value end of								
5 years..	80	89	98	110	122	134	146	158

The above values are on policies issued in 1913.

20 Year Endowment.

Prem.....	48.70	49.60	50.90	53.00	56.40	62.00	71.10	....
1898.....	13.85	14.05	14.35	14.70	15.15	15.95	17.65	....
1899.....	13.10	13.30	13.60	13.95	14.40	15.20	16.85	....
1900.....	12.40	12.60	12.90	13.25	13.70	14.50	16.10	....
1901.....	11.75	11.95	12.20	12.60	13.05	13.90	15.40	....
Prem.....	49.30	50.15	51.30	53.10	56.40	61.75	69.95	....
1902.....	12.05	12.40	12.80	13.30	14.15	15.30	16.40	....
1903.....	11.15	11.50	11.90	12.40	13.25	14.40	15.55	....
1904.....	10.25	10.65	11.05	11.50	12.40	13.60	14.50	....
1905.....	9.45	9.80	10.20	10.70	11.60	12.80	13.85	....
1906.....	8.65	9.00	9.40	9.90	10.85	12.00	13.25	....
1907.....	7.85	8.25	8.65	9.15	10.10	11.30	13.05	....
1908.....	10.84	11.24	11.67	12.39	13.80	15.42	16.52	....
1909.....	10.06	10.45	10.90	11.60	13.04	14.69	15.94	....
1910.....	9.30	9.70	10.15	10.87	12.29	13.95	15.36	....
1911.....	8.59	9.01	9.44	10.17	11.56	13.22	14.78	....
1912.....	7.91	8.33	8.76	9.49	10.84	12.50	14.18	....
1913.....	7.25	7.66	8.10	8.82	10.15	11.79	13.55	....
1914.....	6.63	7.04	7.49	8.19	9.50	11.08	12.92	....
1915.....	6.04	6.44	6.89	7.58	8.86	10.40	12.26	....
1916.....	5.49	5.87	6.31	6.98	8.24	9.73	11.55	....
1917.....	4.96	5.36	5.79	6.48	7.62	9.10	10.80	....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**PACIFIC MUTUAL LIFE INSURANCE CO.,
LOS ANGELES, CAL.—(Continued).**

20 Year Endowment.

Issue of	Age at Issue						
	25	30	35	40	45	50	55 60
Net Cost (not deducting cash value) end of							
5 years..	216	219	222	223	225	257	290
10 years..	418	422	430	441	461	498	566
20 years..	796	809	829	863	920	1015	1164

Guaranteed cash value end of							
5 years..	173	172	170	169	168	166	166

The above values are on policies issued in 1913.

**Dividends on Full Paid Up Life Policies According to
Attained Ages During 1918 American 3½%.**

Age	Age	Age	Age	Age	Age
30 4.15	35 4.55	40 5.00	45 5.60	50 6.20	55 6.90
31 4.20	36 4.65	41 5.15	46 5.70	51 6.35	56 7.05
32 4.30	37 4.70	42 5.25	47 5.80	52 6.50	57 7.20
33 4.35	38 4.80	43 5.35	48 5.95	53 6.65	58 7.40
34 4.45	39 4.90	44 5.45	49 6.10	54 6.75	59 7.55

**PENN MUTUAL LIFE INSURANCE COMPANY,
PHILADELPHIA, PA.**

Reserve: Full Level Premium, prior to 1901 Actuaries 4%;
1901 to May 1, 1903, American 3½%, since
American 3%.

Annual Dividends Payable During Year Beginning May 1,
1918, per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue						
	25	30	35	40	45	50	55 60
Prem.....	19.85	22.90	26.80	31.95	38.95	48.30	60.80 77.70
1898.....	5.85	6.96	8.35	10.13	12.44	15.40	19.15 23.91
1899.....	5.68	6.77	8.11	9.82	12.08	14.99	18.71 23.46
1900.....	5.53	6.55	7.85	9.53	11.73	14.59	18.26 22.96
1901.....	5.38	6.35	7.61	9.25	11.38	14.18	17.81 22.47
Prem.....	20.93	23.75	27.39	32.16	38.53	47.23	59.15 75.69
1902.....	5.72	6.61	7.81	9.36	11.39	14.02	17.28 20.37
1903.....	5.62	6.45	7.61	9.11	11.10	13.71	17.01 20.25
1904.....	5.50	6.30	7.39	8.85	10.82	13.41	16.69 20.09
1905.....	5.40	6.16	7.20	8.60	10.50	13.08	16.36 19.89

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**PENN MUTUAL LIFE INSURANCE COMPANY,
PHILADELPHIA, PA.—(Continued).**

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1906.....	5.30	6.01	7.01	8.36	10.22	12.75	16.01	19.63
1907.....	5.19	5.88	6.83	8.11	9.90	12.38	15.62	19.30
1908.....	5.10	5.76	6.66	7.88	9.61	12.02	15.24	18.93
Prem.....	20.14	22.85	26.35	30.94	37.08	45.45	56.93	72.83
1909.....	4.31	4.84	5.54	6.55	7.98	10.06	12.87	16.01
1910.....	4.23	4.72	5.38	6.34	7.69	9.68	12.43	15.57
1911.....	4.16	4.61	5.23	6.13	7.40	9.32	11.99	15.11
1912.....	4.09	4.51	5.09	5.91	7.13	8.94	11.54	14.64
1913.....	4.02	4.41	4.94	5.73	6.86	8.59	11.09	14.13
1914.....	3.96	4.32	4.81	5.54	6.58	8.21	10.66	13.63
1915.....	3.90	4.23	4.69	5.37	6.32	7.87	10.19	13.12
1916.....	3.86	4.16	4.58	5.21	6.08	7.51	9.78	12.56
1917.....	3.81	4.08	4.47	5.05	5.84	7.20	9.27	12.02

Net Cost (not deducting cash value) end of								
5 years..	82	94	109	128	154	189	235	300
10 years..	167	190	220	259	310	378	471	602
20 years..	313	361	422	502	609	752	944	1204

Guaranteed cash value end of								
5 years..	46	56	68	84	102	123	146	170
10 years..	99	120	146	177	213	251	291	330
20 years..	185	228	274	324	375	423	469	511

The above values are on policies issued in 1913, 1908 and 1898.

20 Payment Life.

Prem.....	27.80	30.41	34.21	38.97	45.21	53.32	64.01	78.64
1898.....	7.64	8.62	9.77	11.07	12.64	14.42	16.40	19.29
1899.....	7.37	8.30	9.43	10.73	12.30	14.18	16.37	19.26
1900.....	7.09	7.99	9.09	10.38	11.96	13.90	16.23	19.24
1901.....	6.84	7.69	8.76	10.04	11.60	13.56	15.99	19.20
Prem.....	30.90	33.76	37.25	41.60	47.18	54.65	64.91	79.46
1902.....	8.12	8.99	10.13	11.56	13.26	15.44	18.14	20.89
1903.....	7.77	8.63	9.71	11.09	12.81	15.03	17.81	20.75
1904.....	7.44	8.25	9.29	10.63	12.36	14.59	17.48	20.58
1905.....	7.12	7.89	8.90	10.22	11.89	14.17	17.09	20.36
1906.....	6.83	7.56	8.52	9.80	11.48	14.72	16.68	20.08
1907.....	6.54	7.24	8.16	9.38	11.02	13.28	16.27	19.76
1908.....	6.28	6.94	7.81	8.99	10.59	12.82	15.84	19.41
Prem.....	30.12	32.87	36.22	40.38	45.73	52.87	62.68	76.66
1909.....	5.32	5.86	6.57	7.51	8.87	10.76	13.40	16.44
1910.....	5.09	5.59	6.25	7.14	8.47	10.33	12.91	15.99
1911.....	4.86	5.31	5.95	6.80	8.06	9.86	12.44	15.54
1912.....	4.63	5.07	5.67	6.46	7.65	9.43	11.93	15.05
1913.....	4.43	4.82	5.39	6.14	7.26	8.97	11.44	14.53

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**PENN MUTUAL LIFE INSURANCE COMPANY,
PHILADELPHIA, PA.—(Continued).**

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1914.....	4.23	4.61	5.14	5.84	6.92	8.55	10.94	13.99
1915.....	4.06	4.39	4.89	5.55	6.55	8.09	10.44	13.44
1916.....	3.88	4.19	4.66	5.26	6.21	7.67	9.93	12.86
1917.....	3.78	4.01	4.44	5.02	5.90	7.29	9.43	12.31

Net Cost (net deducting cash value) end of								
5 years..	131	143	157	175	197	235	262	317
10 years..	263	286	314	349	392	449	525	636
20 years..	449	500	561	639	739	869	1041	1274

Guaranteed cash value end of								
5 years..	95	106	118	131	146	161	176	199
10 years..	209	231	256	283	312	338	362	382
20 years..	429	482	539	599	660	719	773	821

The above values are on policies issued in 1913, 1908 and 1906.

20 Year Endowment.

Prem.....	47.07	48.09	49.54	51.81	55.54	61.35	70.16	83.27
1898.....	12.62	12.95	13.36	13.91	14.67	15.71	17.59	20.74
1899.....	12.02	12.38	12.85	13.48	14.37	15.64	17.56	20.71
1900.....	11.45	11.83	12.34	13.04	14.04	15.47	17.54	20.69
1901.....	10.90	11.30	11.84	12.59	13.67	15.24	17.50	20.66
Prem.....	48.93	49.72	50.88	52.70	55.67	60.59	68.59	81.34
1902.....	13.04	13.42	13.95	14.73	15.79	17.35	19.57	22.26
1903.....	12.28	12.69	13.23	14.04	15.16	16.82	19.21	22.10
1904.....	11.55	11.98	12.53	13.37	14.55	16.30	18.85	21.92
1905.....	10.87	11.30	11.86	12.73	13.95	15.78	18.44	21.71
1906.....	10.21	10.64	11.23	12.10	13.37	15.26	18.00	21.42
1907.....	9.60	10.04	10.61	11.51	12.81	14.74	17.55	21.10
1908.....	9.01	9.45	10.04	10.93	12.23	14.22	17.09	20.72
Prem.....	48.46	49.12	50.11	51.79	54.41	58.96	66.47	78.55
1909.....	8.01	8.33	8.78	9.46	10.54	12.19	14.67	17.75
1910.....	7.48	7.81	8.26	8.93	10.01	11.70	14.18	17.29
1911.....	6.96	7.29	7.75	8.42	9.50	11.17	13.68	16.82
1912.....	6.47	6.82	7.27	7.94	8.99	10.67	13.16	16.33
1913.....	6.03	6.36	6.81	7.47	8.50	10.15	12.61	15.81
1914.....	5.58	5.93	6.37	7.02	8.05	9.64	12.10	15.26
1915.....	5.17	5.51	5.95	6.60	7.59	9.16	11.57	14.72
1916.....	4.77	5.11	5.56	6.20	7.14	8.68	11.03	14.14
1917.....	4.41	4.74	5.18	5.82	6.74	8.20	10.51	13.53

Net Cost (net deducting cash value) end of								
5 years..	217	219	221	226	235	250	276	321
10 years..	429	432	438	448	466	497	551	642
20 years..	803	816	836	869	926	1015	1150	1353

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**PENN MUTUAL LIFE INSURANCE COMPANY,
PHILADELPHIA, PA.—(Continued).**

20 Year Endowment.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Guaranteed cash value end of								
5 years..	185	185	186	187	189	191	195	200
10 years..	408	408	407	408	409	409	408	408
20 years..	1000	1000	1000	1000	1000	1000	1000	....

The above values are on policies issued in 1913, 1908 and 1898.

5 Year Term.

Prem.....	11.14	11.70	12.56	13.94	16.35	20.94	28.99	42.45
1913.....	2.20	2.31	2.50	2.81	3.35	4.42	6.20	9.20
1914.....	2.19	2.30	2.47	2.77	3.27	4.28	5.95	8.76
1915.....	2.18	2.28	2.44	2.74	3.19	4.13	5.69	8.34
1916.....	2.17	2.27	2.42	2.69	3.12	3.99	5.45	7.96
1917.....	2.16	2.25	2.39	2.65	3.05	3.86	5.22	7.56

10 Year Term.

Prem.....	11.40	12.10	13.19	15.02	18.40	24.50	34.80	51.62
1908.....	2.30	2.48	2.75	3.27	4.22	5.89	8.65	13.17
1909.....	2.29	2.46	2.72	3.20	4.10	5.66	8.26	12.50
1910.....	2.28	2.43	2.68	3.13	3.98	5.45	7.89	11.87
1911.....	2.27	2.41	2.65	3.07	3.84	5.23	7.54	11.30
1912.....	2.25	2.39	2.62	3.01	3.74	5.04	7.21	10.75
1913.....	2.24	2.37	2.59	2.95	3.62	4.85	6.90	10.23
1914.....	2.22	2.36	2.55	2.90	3.51	4.66	6.58	9.73
1915.....	2.21	2.33	2.51	2.84	3.41	4.47	6.28	9.26
1916.....	2.20	2.32	2.48	2.79	3.32	4.30	5.99	8.80
1917.....	2.18	2.29	2.45	2.74	3.23	4.13	5.70	8.33

**Dividends on Full Paid Up Life Policies According to
Attained Ages During 1918 American 3%.**

Age	Age	Age	Age	Age	Age	Age
25 5.50	30 5.91	35 6.39	40 6.95	45 7.61	50 8.37	55 9.24
26 5.58	31 6.00	36 6.49	41 7.07	46 7.75	51 8.54	56 9.42
27 5.65	32 6.10	37 6.60	42 7.21	47 7.90	52 8.72	57 9.62
28 5.73	33 6.19	38 6.72	43 7.33	48 8.05	53 8.89	58 9.81
29 5.82	34 6.29	39 6.83	44 7.47	49 8.21	54 9.07	59 9.99

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**PEORIA LIFE INSURANCE COMPANY,
PEORIA, ILL.**

Reserve: American $3\frac{1}{2}\%$; Modified Preliminary Term.

Annual Dividends Payable in 1918 per \$1,000 of Insurance.

"General Class."

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	21.08	23.86	27.43	32.26	38.71	47.54	59.69	76.58
1908.....	3.28	3.79	4.45	5.37	6.66	8.43	10.89	14.31
1909.....	3.13	3.60	4.20	5.05	6.25	7.93	10.27	13.57
1910.....	2.98	3.41	3.97	4.75	5.87	7.44	9.67	12.83
1911.....	2.84	3.24	3.74	4.45	5.49	6.95	9.07	12.10
Prem.....	21.27	24.06	27.72	32.55	39.19	48.44	61.19	76.58
1912.....	2.71	3.06	3.52	4.18	5.12	6.49	8.47	11.37
1913.....	2.57	2.89	3.31	3.91	4.76	6.03	7.89	10.61
1914.....	2.45	2.74	3.11	3.64	4.41	5.57	7.32	9.92
1915.....	2.32	2.58	2.91	3.40	4.08	5.14	6.76	9.21
1916.....	2.20	2.43	2.72	3.16	3.76	4.72	6.22	8.50
1917.....	2.08	2.28	2.54	2.92	3.45	4.31	5.68	7.82

Net Cost (not deducting cash value) end of
5 years.. 95 107 124 146 175 216 272 337

Guaranteed cash value end of
5 years.. 34 42 52 64 80 97 116 136

The above values are on policies issued in 1913.

20 Payment Life.

Prem.....	29.74	32.63	36.21	40.70	46.54	54.33	65.02	80.11
1908.....	4.86	5.38	6.02	6.86	8.02	9.56	11.67	14.72
1909.....	4.55	5.02	5.62	6.39	7.49	8.96	11.00	13.97
1910.....	4.25	4.68	5.20	5.95	6.97	8.36	10.34	13.22
1911.....	3.97	4.37	4.86	5.52	6.48	7.79	9.68	12.46
Prem.....	29.93	32.83	36.45	40.99	47.02	55.23	66.52	80.11
1912.....	3.69	4.05	4.51	5.11	5.97	7.22	9.02	11.70
1913.....	3.42	3.75	4.16	4.71	5.51	6.67	8.38	10.94
1914.....	3.16	3.46	3.84	4.33	5.05	6.13	7.74	10.19
1915.....	2.92	3.18	3.51	3.95	4.61	5.61	7.12	9.45
1916.....	2.69	2.91	3.21	3.61	4.21	5.09	6.50	8.71
1917.....	2.46	2.65	2.91	3.26	3.78	4.60	5.91	7.98

Net Cost (not deducting cash value) end of
5 years.. 135 148 165 185 212 248 270 353

Guaranteed cash value end of
5 years.. 70 79 89 101 114 127 140 153

The above values are on policies issued in 1913.

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**PEORIA LIFE INSURANCE COMPANY,
PEORIA, ILL.—(Continued).**

30 Year Endowment.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	49.09	49.87	51.03	52.85	55.87	60.90	69.10	82.90
1908.....	8.43	8.54	8.72	9.02	9.63	10.63	12.26	14.94
1909.....	7.80	7.89	8.07	8.37	8.96	9.95	11.56	14.20
1910.....	7.18	7.27	7.45	7.74	8.31	9.27	10.84	13.43
1911.....	6.59	6.68	6.85	7.13	7.67	8.60	10.14	12.67
1912.....	6.02	6.11	6.28	6.54	7.06	7.95	9.44	11.88
1913.....	5.48	5.56	5.73	5.97	6.46	7.32	8.75	11.11
1914.....	4.95	5.04	5.19	5.42	5.88	6.70	8.08	10.35
1915.....	4.44	4.52	4.68	4.90	5.32	6.09	7.30	9.59
1916.....	3.96	4.03	4.18	4.39	4.79	5.51	6.75	8.73
1917.....	3.49	3.57	3.70	3.90	4.27	4.94	6.11	8.06

Net Cost (not deducting cash value) end of
5 years.. 223 227 232 240 253 274 309 364

Guaranteed cash value end of
5 years.. 165 163 162 160 160 160 161 164

The above values are on policies issued in 1913.

5 Year Term.

Prem.....	11.48	12.06	12.95	14.37	16.35	21.58	29.87	43.73
1913.....	1.37	1.45	1.58	1.78	2.16	2.64	3.45	5.14
1914.....	1.36	1.44	1.56	1.73	2.07	2.50	3.24	4.78
1915.....	1.34	1.43	1.52	1.70	1.99	2.37	3.03	4.44
1916.....	1.34	1.40	1.51	1.66	1.92	2.24	2.82	4.11

Net cost
5 years.. 52 55 59 65 76 93 127 200

10 Year Term.

Prem.....	11.75	12.46	13.57	15.47	18.92	25.19	35.77	53.63
1908.....	1.45	1.58	1.78	2.16	2.85	3.70	4.96	7.64
1909.....	1.44	1.55	1.74	2.08	2.73	3.49	4.68	7.13
1910.....	1.42	1.53	1.71	2.02	2.60	3.30	4.39	6.63
1911.....	1.41	1.51	1.68	1.96	2.48	3.13	4.12	6.20
1912.....	1.40	1.49	1.64	1.90	2.37	2.95	3.85	5.76
1913.....	1.39	1.47	1.61	1.84	2.25	2.78	3.59	5.34
1914.....	1.37	1.46	1.57	1.78	2.15	2.60	3.33	4.91
1915.....	1.35	1.42	1.54	1.74	2.05	2.43	3.08	4.52
1916.....	1.34	1.41	1.51	1.68	1.96	2.26	2.83	4.12

Net cost
5 years.. 53 57 62 70 86 116 166 246

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**PEORIA LIFE INSURANCE COMPANY,
PEORIA, ILL.—(Continued).**

"Abstainers' Class."

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	21.08	23.88	27.48	32.26	38.71	47.54	59.69	76.58
1908.....	8.68	4.22	4.92	5.92	7.87	9.89	12.25	16.80
1909.....	3.53	4.03	4.67	5.59	6.93	8.85	11.57	15.48
1910.....	3.38	3.84	4.43	5.28	6.53	8.32	10.92	14.65
1911.....	3.24	3.67	4.20	4.97	6.18	7.80	10.26	13.84
Prem.....	21.27	24.06	27.73	32.55	39.19	48.44	61.19	76.58
1912.....	3.11	3.48	3.98	4.69	5.74	7.31	9.61	13.04
1913.....	2.97	3.31	3.76	4.42	5.36	6.82	8.98	12.23
1914.....	2.85	3.16	3.56	4.14	5.00	6.33	8.37	11.44
1915.....	2.72	3.00	3.36	3.90	4.69	5.87	7.77	10.67
1916.....	2.60	2.85	3.17	3.65	4.33	5.43	7.19	9.89
1917.....	2.48	2.70	2.99	3.41	4.01	5.00	6.61	9.15

Net Cost (not deducting cash value) end of
5 years.. 93 105 122 143 173 213 267 330

Guaranteed cash value end of
5 years.. 34 42 52 64 80 97 116 136

The above values are on policies issued in 1913.

20 Payment Life.

Prem.....	29.74	32.63	36.21	40.70	46.54	54.33	65.02	80.11
1908.....	5.22	5.77	6.44	7.35	8.65	10.42	12.91	16.57
1909.....	4.92	5.41	6.05	6.88	8.11	9.80	12.21	15.77
1910.....	4.62	5.07	5.63	6.44	7.58	9.18	11.51	14.96
1911.....	4.35	4.77	5.29	6.01	7.08	8.59	10.82	14.14
Prem.....	29.93	32.83	36.45	40.99	47.02	55.23	66.52	80.11
1912.....	4.07	4.45	4.94	5.60	6.56	8.00	10.12	13.32
1913.....	3.81	4.16	4.60	5.20	6.09	7.43	9.44	12.50
1914.....	3.55	3.87	4.28	4.82	5.62	6.87	8.77	11.69
1915.....	3.32	3.59	3.95	4.44	5.18	6.33	8.11	10.90
1916.....	3.09	3.33	3.66	4.10	4.77	5.79	7.46	10.10
1917.....	2.86	3.07	3.34	3.75	4.34	5.29	6.84	9.31

Net Cost (not deducting cash value) end of
5 years.. 133 146 162 183 209 244 292 346

Guaranteed cash value end of
5 years.. 70 79 89 101 114 127 140 153

The above values are on policies issued in 1913.

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1913 dividend, and that in some companies this dividend is contingent upon the payment of the 1913 premium.

**PEORIA LIFE INSURANCE COMPANY,
PEORIA, ILL.—(Continued).**

20 Year Endowment.

Issue of Prem.....	Age at Issue							
	25	30	35	40	45	50	55	60
1908.....	49.09	49.87	51.03	52.85	55.87	60.90	69.10	82.20
1900.....	8.70	8.84	9.05	9.42	10.17	11.40	13.41	16.71
1910.....	8.09	8.20	8.42	8.79	9.50	10.72	12.69	15.94
1911.....	7.48	7.60	7.81	8.17	8.86	10.08	11.95	15.12
1912.....	6.91	7.02	7.23	7.57	8.22	9.35	11.23	14.32
1913.....	6.35	6.47	6.67	6.99	7.61	8.69	10.50	13.47
1914.....	5.83	5.93	6.13	6.42	7.01	8.05	9.79	12.65
1915.....	5.31	5.42	5.60	5.88	6.43	7.42	9.09	11.84
1916.....	4.81	4.91	5.10	5.37	5.87	6.80	8.38	11.06
1917.....	4.35	4.43	4.61	4.87	5.34	6.21	7.70	10.08
1918.....	3.89	3.99	4.14	4.38	4.82	5.63	7.04	9.41

Net Cost (not deducting cash value) end of
5 years.. 221 225 230 237 250 270 304 356

Guaranteed cash value end of
5 years.. 165 163 162 160 160 160 161 164
The above values are on policies issued in 1913.

5 Year Term.

Prem.....	11.48	12.08	12.95	14.37	16.85	21.58	29.87	43.72
1913.....	1.58	1.67	1.82	2.05	2.49	3.07	4.07	6.06
1914.....	1.57	1.66	1.80	1.99	2.38	2.91	3.81	5.62
1915.....	1.54	1.65	1.75	1.96	2.29	2.75	3.56	5.22
1916.....	1.54	1.61	1.74	1.91	2.21	2.60	3.31	4.83

Net cost
5 years.. 51 54 58 64 75 97 135 197

10 Year Term.

Prem.....	11.75	12.46	13.57	15.47	18.92	25.19	35.77	53.03
1908.....	1.67	1.82	2.05	2.49	3.28	4.26	5.70	8.75
1909.....	1.66	1.78	2.00	2.39	3.14	4.00	5.35	8.15
1910.....	1.64	1.76	1.97	2.32	2.98	3.77	5.00	7.57
1911.....	1.62	1.74	1.93	2.25	2.84	3.57	4.68	7.04
1912.....	1.61	1.71	1.88	2.18	2.71	3.36	4.37	6.53
1913.....	1.60	1.69	1.85	2.11	2.57	3.17	4.07	6.05
1914.....	1.58	1.67	1.80	2.04	2.46	2.96	3.78	5.56
1915.....	1.55	1.63	1.77	2.00	2.35	2.77	3.50	5.13
1916.....	1.54	1.62	1.74	1.93	2.25	2.58	3.22	4.60

Net cost
5 years.. 52 56 61 69 85 114 164 244

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**PHILADELPHIA LIFE INSURANCE COMPANY,
PHILADELPHIA, PA.**

Reserve: American $3\frac{1}{2}\%$ Full Preliminary Term, Modified Preliminary Term and Full Level Premium.

Annual Dividends Payable in 1918 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	19.35	22.10	25.68	30.45	36.89	45.74	57.93	74.90
1905.....	3.03	3.46	4.04	4.93	6.22	8.02	10.56	12.95
1906.....	2.93	3.33	3.87	4.70	5.91	7.64	10.11	12.51
1907.....	2.86	3.22	3.72	4.48	5.62	7.27	9.65	12.04
Prem.....	19.75	22.54	26.20	31.07	37.63	46.64	59.08	76.40
1908.....	2.78	3.11	3.56	4.25	5.32	6.90	9.19	11.56
1909.....	2.71	3.01	3.42	4.05	5.08	6.53	8.73	11.05
1910.....	2.64	2.90	3.28	3.85	4.76	6.17	8.28	10.53
1911.....	2.58	2.82	3.16	3.66	4.49	5.81	7.82	10.01
1912.....	2.52	2.78	3.03	3.48	4.24	5.47	7.37	9.48
1913.....	2.41	2.62	2.85	3.40	4.14	5.11	6.90	8.88
1914.....	2.03	2.32	2.72	3.24	3.98	4.86	6.01	7.54
1915.....	1.94	2.22	2.59	3.08	3.74	4.62	5.72	7.20
1916.....	1.86	2.12	2.47	2.92	3.55	4.39	5.43	6.86

Net Cost (not deducting cash value) end of								
5 years..	90	103	120	142	172	214	272	352
10 years..	174	200	234	273	337	416	522	671

Guaranteed cash value end of								
5 years..	29	35	44	55	70	87	106	126
10 years..	62	102	125	154	188	223	261	299

The above values are on policies issued in 1913 and 1908.

20 Payment Life.

Prem.....	23.59	31.43	35.07	39.59	45.41	53.19	63.84	78.86
1905.....	4.17	4.59	5.11	5.91	6.99	8.47	10.57	12.64
1906.....	3.96	4.35	4.85	5.58	6.62	8.07	10.17	12.31
1907.....	3.76	4.11	4.58	5.27	6.25	7.68	9.76	11.93
Prem.....	28.98	31.92	35.58	40.20	46.16	54.10	65.00	80.36
1908.....	3.57	3.89	4.33	4.95	5.90	7.28	9.32	11.49
1909.....	3.39	3.68	4.09	4.66	5.55	6.88	8.87	11.03
1910.....	3.22	3.49	3.85	4.38	5.20	6.48	8.42	10.55
1911.....	3.06	3.30	3.63	4.10	4.87	6.08	7.97	10.04
1912.....	2.91	3.12	3.43	3.85	4.55	5.69	7.50	9.52
1913.....	2.81	3.14	3.55	4.08	4.70	5.50	6.99	8.91
1914.....	2.63	2.94	3.33	3.82	4.41	5.18	6.24	7.65
1915.....	2.46	2.75	3.11	3.57	4.13	4.87	5.89	7.27
1916.....	2.30	2.56	2.90	3.33	3.86	4.56	5.55	6.89

NOTE:—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**PHILADELPHIA LIFE INSURANCE COMPANY,
PHILADELPHIA, PA.—(Continued).**

20 Payment Life.

	Age at Issue							
Issue of	25	30	35	40	45	50	55	60
Net Cost (not deducting cash value) end of								
5 years..	135	148	165	186	214	250	301	372
10 years..	263	291	325	367	420	489	581	711
Guaranteed cash value end of								
5 years..	60	69	79	91	104	117	130	143
10 years..	175	196	220	247	276	303	327	347

The above values are on policies issued in 1913 and 1908.

20 Year Endowment.

Prem.....	43.75	49.45	50.53	52.26	55.13	60.09	68.15	81.10
1905.....	6.64	6.74	6.92	7.26	7.86	8.88	10.57	12.47
1906.....	6.17	6.27	6.46	6.80	7.42	8.47	10.22	12.20
1907.....	5.72	5.83	6.01	6.36	6.99	8.06	9.84	11.83
1908.....	5.29	5.40	5.58	5.92	6.56	7.62	9.42	11.47
1909.....	4.89	5.00	5.18	5.51	6.13	7.20	8.98	11.02
1910.....	4.50	4.60	4.79	5.10	5.71	6.76	8.52	10.55
Prem.....	48.36	49.01	50.02	51.66	54.44	59.18	68.15	82.00
1911.....	4.12	4.24	4.41	4.72	5.30	6.33	8.06	10.05
1912.....	3.78	3.88	4.06	4.35	4.90	5.91	7.57	9.53
1913.....	4.09	4.19	4.34	4.56	4.87	5.38	6.50	8.21
1914.....	3.71	3.81	3.96	4.17	4.49	4.99	6.10	7.81
1915.....	3.34	3.44	3.59	3.80	4.11	4.60	5.71	7.40
1916.....	2.99	3.09	3.24	3.45	3.75	4.23	5.32	7.00

Net Cost (not deducting cash value) end of								
5 years..	228	231	235	242	255	277	317	383
10 years..	450	456	464	478	500	536	612	734

Guaranteed cash value end of								
5 years..	140	140	140	141	143	145	148	152
10 years..	376	376	375	376	376	376	376	375

The above values are on policies issued in 1913 and 1908.

5 Year Term.

Prem.....	11.79	12.55	13.65	15.33	18.07	22.97	31.27	44.79
1913.....	1.93	2.14	2.37	2.71	3.24	4.14	5.58	7.89
1914.....	1.97	2.13	2.36	2.69	3.20	4.05	5.44	7.65
1915.....	1.96	2.13	2.34	2.67	3.16	3.98	5.32	7.45
1916.....	1.96	2.12	2.33	2.65	3.13	3.92	5.22	7.27

Net cost								
5 years..	51	54	59	66	77	93	134	183

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**PHILADELPHIA LIFE INSURANCE COMPANY,
PHILADELPHIA, PA.—(Continued).**

10 Year Term.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	12.02	12.89	14.19	16.28	19.85	26.08	36.36	52.81
1908.....	2.08	2.25	2.56	3.09	4.10	5.82	8.69	11.95
1909.....	2.10	2.27	2.54	3.02	3.95	5.55	8.19	11.21
1910.....	2.12	2.28	2.53	2.97	3.82	5.30	7.74	10.51
1911.....	2.14	2.29	2.53	2.93	3.70	5.06	7.31	9.90
1912.....	2.17	2.30	2.52	2.89	3.58	4.83	6.92	9.31
1913.....	1.99	2.17	2.41	2.77	3.35	4.34	5.90	8.34
1914.....	1.99	2.16	2.39	2.75	3.31	4.26	5.77	8.13
1915.....	1.98	2.16	2.38	2.73	3.27	4.19	5.66	7.86
1916.....	1.98	2.15	2.37	2.71	3.24	4.13	5.56	7.80
Net cost								
5 years..	52	56	61	70	86	113	158	231
10 years..	99	106	117	135	163	214	296	432

**PHOENIX MUTUAL LIFE INSURANCE CO.,
HARTFORD, CONN.**

Reserve: Note Level Premium Plan; prior to 1901 Actuarial 4%; non-participating Policies issued from 1901 to 1906 inclusive American 3½%. Participating policies issued since 1901 American 3%.

Annual Dividends Payable during year beginning January 1, 1918, per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	21.02	23.86	27.54	32.36	38.83	47.68	59.88	76.94
1901.....	6.56	7.23	8.51	10.22	12.38	15.12	18.60	22.96
1902.....	6.42	7.05	8.19	9.84	11.95	14.63	18.06	22.42
1903.....	6.29	6.88	7.87	9.47	11.51	14.14	17.51	21.85
1904.....	6.08	6.71	7.56	9.10	11.09	13.64	16.96	21.28
1905.....	5.88	6.55	7.27	8.75	10.66	13.15	16.40	20.68
1906.....	5.68	6.40	7.07	8.39	10.24	12.66	15.84	20.06
1907.....	5.49	6.25	6.88	8.05	9.83	12.18	15.28	19.48
1908.....	5.31	6.11	6.70	7.71	9.42	11.70	14.71	18.78
1909.....	5.13	5.89	6.53	7.38	9.02	11.22	14.15	18.13
1910.....	4.96	5.68	6.36	7.06	8.63	10.75	13.59	17.47
1911.....	4.79	5.47	6.19	6.85	8.25	10.28	13.03	16.82
1912.....	4.63	5.27	6.04	6.65	7.87	9.82	12.48	16.15
1913.....	4.48	5.08	5.89	6.46	7.50	9.36	11.93	15.49

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**PHOENIX MUTUAL LIFE INSURANCE CO.,
HARTFORD, CONN.—(Continued).**

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1914.....	4.33	4.90	5.66	6.26	7.14	8.92	11.33	14.83
1915.....	4.18	4.72	5.43	6.08	6.79	8.48	10.84	14.17
1916.....	4.04	4.54	5.21	5.91	6.57	8.05	10.31	13.51
1917.....	3.90	4.37	5.00	5.74	6.34	7.63	9.78	12.86

Net Cost (not deducting cash value) end of								
5 years..	87	99	114	134	161	197	247	316
10 years..	171	194	224	263	314	385	482	619

Guaranteed cash value end of								
5 years..	36	46	59	74	94	115	139	166
10 years..	99	121	147	179	215	255	299	346

The above values are on policies issued in 1913 and 1908.

20 Payment Life.

Prem.....	30.77	23.65	37.16	41.54	47.19	54.73	65.12	79.85
1901.....	9.50	10.29	11.53	13.09	14.97	17.24	20.07	23.64
1902.....	9.11	9.84	10.96	12.48	14.33	16.58	19.43	23.07
1903.....	8.73	9.41	10.41	11.89	13.69	15.92	18.77	22.47
1904.....	8.31	9.00	9.88	11.31	13.07	15.27	18.11	21.85
1905.....	7.90	8.62	9.36	10.74	12.46	14.63	17.45	21.20
1906.....	7.50	8.24	8.94	10.19	11.87	13.99	16.78	20.54
1907.....	7.12	7.89	8.54	9.66	11.28	13.36	16.12	19.86
1908.....	6.75	7.55	8.16	9.14	10.71	12.74	15.46	19.17
1909.....	6.39	7.15	7.79	8.63	10.15	12.13	14.81	18.48
1910.....	6.04	6.77	7.44	8.14	9.61	11.53	14.16	17.77
1911.....	5.71	6.40	7.10	7.76	9.07	10.94	13.51	17.07
1912.....	5.39	6.03	6.78	7.39	8.55	10.87	12.87	16.37
1913.....	5.08	5.69	6.47	7.04	8.05	9.80	12.24	15.66
1914.....	4.78	5.35	6.10	6.70	7.56	9.24	11.61	14.96
1915.....	4.49	5.03	5.73	6.38	7.08	8.70	11.00	14.26
1916.....	4.21	4.71	5.38	6.07	6.78	8.17	10.39	13.57
1917.....	3.93	4.41	5.03	5.78	6.39	7.65	9.79	12.88

Net Cost (not deducting cash value) end of								
5 years..	134	146	160	178	202	232	272	330
10 years..	262	285	313	348	392	451	531	646

Guaranteed cash value end of								
5 years..	86	96	108	122	137	152	167	182
10 years..	209	231	257	284	313	340	366	387

The above values are on policies issued in 1913 and 1908.

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**PHOENIX MUTUAL LIFE INSURANCE CO.,
HARTFORD, CONN.—(Continued).**

20 Year Endowment.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	48.33	49.16	50.38	52.27	55.32	60.33	....	....
1903.....	13.14	13.43	13.91	14.71	15.80	17.34	....	....
1904.....	....	....	....	....	....	....	....	....
1905.....	11.55	11.89	12.25	13.08	14.20	15.80	....	....
1906.....	10.79	11.17	11.52	12.29	13.43	15.05	....	....
1907.....	10.06	10.49	10.82	11.53	12.68	14.31	....	....
1908.....	9.35	9.83	10.16	10.80	11.94	13.58	....	....
1909.....	8.67	9.15	9.53	10.09	11.23	12.87	....	....
1910.....	8.01	8.49	8.93	9.40	10.54	12.17	....	....
1911.....	7.38	7.86	8.35	8.82	9.86	11.48	....	....
1912.....	6.77	7.24	7.81	8.26	9.20	10.81	....	....
1913.....	6.17	6.65	7.28	7.72	8.56	10.15	....	....
1914.....	5.60	6.08	6.71	7.21	7.94	9.51	....	....
1915.....	5.05	5.52	6.14	6.73	7.34	8.88	....	....
1916.....	4.52	4.98	5.60	6.27	6.87	8.27	....	....
1917.....	4.00	4.47	5.08	5.83	6.41	7.67	....	....

Net Cost (not deducting cash value) end of

5 years..	219	221	224	230	241	259	....	....
10 years..	425	429	436	448	468	508	....	....

Guaranteed cash value end of

5 years..	175	175	176	177	179	181	....	....
10 years..	407	407	407	407	408	408	....	....

The above values are on policies issued in 1913 and 1908.

5 Year Term.

Prem.....	10.97	11.69	12.73	14.30	16.85	21.37	29.00	41.40
1918.....	2.26	2.46	2.75	2.64	2.86	3.79	5.34	7.79
1914.....	2.25	2.44	2.72	2.71	2.82	3.72	5.21	7.58
1915.....	2.24	2.42	2.69	2.78	2.77	3.64	5.08	7.36
1916.....	2.23	2.41	2.67	2.83	2.85	3.56	4.94	7.13
1917.....	2.22	2.39	2.64	2.91	2.91	3.47	4.79	6.88

Net Cost

5 years..	46	49	53	60	71	89	120	170
-----------	----	----	----	----	----	----	-----	-----

10 Year Term.

Prem.....	12.18	13.16	14.58	16.76	20.39	26.52	36.46	52.21
1908.....	3.38	3.78	3.83	4.22	5.32	7.04	9.70	13.78
1909.....	3.37	3.76	3.91	4.19	5.27	6.96	9.56	13.51
1910.....	3.35	3.74	3.98	4.16	5.22	6.87	9.40	13.24
1911.....	3.34	3.72	4.05	4.24	5.16	6.77	9.23	12.96
1912.....	3.33	3.70	4.12	4.31	5.10	6.66	9.05	12.66

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**PHOENIX MUTUAL LIFE INSURANCE CO.,
HARTFORD, CONN.—(Continued).**

10 Year Term.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1913.....	3.31	3.67	4.18	4.38	5.03	6.54	8.86	12.35
1914.....	3.30	3.65	4.15	4.44	4.96	6.43	8.67	12.04
1915.....	3.28	3.63	4.11	4.50	4.90	6.31	8.47	11.72
1916.....	3.27	3.61	4.08	4.55	4.95	6.18	8.26	11.39
1917.....	3.25	3.59	4.05	4.60	4.98	6.06	8.05	11.05
Net Cost								
5 years..	47	50	55	64	78	101	140	293
10 years..	95	101	111	127	154	201	278	463

**Dividends on Full Paid Up Life Policies According to
Attained Ages During 1918 American 3%.**

Age	Age	Age	Age	Age	Age	Age
	30 6.41	35 6.94	40 7.57	45 8.04	50 8.72	55 9.67
26 6.04	31 6.51	36 7.06	41 7.66	46 8.15	51 8.90	56 9.87
27 6.13	32 6.61	37 7.18	42 7.75	47 8.26	52 9.09	57 10.07
28 6.21	33 6.72	38 7.31	43 7.84	48 8.37	53 9.28	58 10.28
29 6.31	34 6.83	39 7.41	44 7.94	49 8.54	54 9.47	59 10.49

POSTAL LIFE INSURANCE CO., NEW YORK, N. Y.

Reserve: American 3½%; prior to 1907 Modified Preliminary Term, since Select and Ultimate Plan.

Annual Dividends Payable in 1918 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	21.10	23.85	27.40	32.10	38.45	47.05	58.60	75.00
1910.....	2.00	2.27	2.60	3.05	3.65	4.47	5.59	7.13
1911.....	2.00	2.27	2.60	3.05	3.65	4.47	5.59	7.13
1912.....	2.00	2.27	2.60	3.05	3.65	4.47	5.59	7.13
1913.....	2.00	2.27	2.60	3.05	3.65	4.47	5.59	7.13
1914.....	2.00	2.27	2.60	3.05	3.65	4.47	5.59	7.13
1915.....	2.00	2.27	2.60	3.05	3.65	4.47	5.59	7.13
Prem.....	18.35	20.89	24.19	28.55	34.45	42.51	54.28	71.04
1918.....	1.74	1.98	2.30	2.71	3.27	4.04	5.16	6.75
1917.....	1.74	1.98	2.30	2.71	3.27	4.04	5.16	6.75

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

POSTAL LIFE INSURANCE CO., NEW YORK, N. Y.—

(Continued).

Ordinary Life.

Issue of	Age at Issue						
	25	30	35	40	45	50	55
Net Cost (not deducting cash value) end of							
5 years..	83	95	110	130	156	191	238

Guaranteed cash value end of							
5 years..	37	46	56	70	87	106	126

The above values are on policies issued in 1913.

20 Payment Life.

Prem.....	30.52	33.26	36.66	40.96	46.55	54.02	64.21	78.45
1910.....	2.90	3.16	3.48	3.89	4.42	5.13	6.10	7.45
1911.....	2.90	3.16	3.48	3.89	4.42	5.13	6.10	7.45
1912.....	2.90	3.16	3.48	3.89	4.42	5.13	6.10	7.45
1913.....	2.90	3.16	3.48	3.89	4.42	5.13	6.10	7.45
1914.....	2.90	3.16	3.48	3.89	4.42	5.13	6.10	7.45
1915.....	2.90	3.16	3.48	3.89	4.42	5.13	6.10	7.45
Prem.....	26.81	29.53	32.88	36.90	42.08	49.98	58.68	72.42
1916.....	2.55	2.81	3.12	3.51	4.00	4.65	5.57	6.88
1917.....	2.55	2.81	3.12	3.51	4.00	4.65	5.57	6.88

Net Cost (not deducting cash value) end of								
5 years..	123	135	150	168	191	222	262	316

Guaranteed cash value end of								
5 years..	75	84	95	108	122	136	151	165

The above values are on policies issued in 1913.

20 Year Endowment.

Prem.....	48.86	49.57	50.64	52.33	55.15	59.87	67.61	80.00
1910.....	4.64	4.71	4.81	4.97	5.24	5.69	6.42	7.60
1911.....	4.64	4.71	4.81	4.97	5.24	5.69	6.42	7.60
1912.....	4.64	4.71	4.81	4.97	5.24	5.69	6.42	7.60
1913.....	4.64	4.71	4.81	4.97	5.24	5.69	6.42	7.60
1914.....	4.64	4.71	4.81	4.97	5.24	5.69	6.42	7.60
1915.....	4.64	4.71	4.81	4.97	5.24	5.69	6.42	7.60
Prem.....	46.28	46.82	47.74	49.11	51.48	55.75	62.91	74.60
1916.....	4.40	4.45	4.54	4.67	4.89	5.30	5.98	7.09
1917.....	4.40	4.45	4.54	4.67	4.89	5.30	5.98	7.09

Net Cost (not deducting cash value) end of								
5 years..	206	209	213	220	231	249	278	324

Guaranteed cash value end of								
5 years..	159	159	160	161	163	166	171	178

The above values are on policies issued in 1913.

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

PRESBYTERIAN MINISTERS' FUND LIFE INSURANCE CO., PHILADELPHIA, PA.

Reserve: Net Level Premium, American 3% since 1902.

Annual Dividends Payable in 1918 per \$1,000 of Insurance.

Ordinary Life.

Issue of Prem.....	Age at Issue							
	25	30	35	40	45	50	55	60
1903.....	18.53	21.02	24.24	28.45	34.10	41.80	52.36	67.00
1904.....	6.72	7.65	9.00	10.97	13.81	17.72	23.15	30.21
1905.....	6.55	7.41	8.68	10.54	13.23	16.97	22.25	29.33
1906.....	6.39	7.19	8.35	10.10	12.91	16.25	21.36	28.41
1907.....	6.20	6.97	8.05	9.69	12.11	15.55	20.47	27.56
1908.....	6.05	6.76	7.78	9.29	11.58	14.87	19.61	26.41
1909.....	5.89	6.56	7.52	8.91	11.06	14.19	18.74	25.40
1910.....	5.75	6.37	7.25	8.54	10.57	13.53	17.90	24.31
1911.....	5.61	6.20	7.00	8.20	10.09	12.92	17.09	23.28
1912.....	5.47	6.00	6.79	7.86	9.63	12.30	16.29	22.24
1913.....	5.34	5.84	6.58	7.57	9.21	11.70	15.50	21.21
1914.....	5.21	5.69	6.35	7.29	8.78	11.13	14.72	20.20
1915.....	5.09	5.52	6.16	7.00	8.38	10.58	14.00	19.23
1916.....	4.97	5.39	5.96	6.75	8.01	10.05	13.27	18.26
1917.....	4.86	5.22	5.79	6.50	7.66	9.54	12.59	17.33
1918.....	4.74	5.09	5.58	6.26	7.32	9.04	11.90	16.41

Net Cost (not deducting cash value) end of								
5 years..	68	78	91	108	130	159	195	244
10 years..	132	152	177	210	250	303	372	462

Guaranteed cash value end of								
5 years..	45	55	68	83	102	123	145	189
10 years..	98	120	146	177	212	250	290	330

The above values are on policies issued in 1913 and 1908.

20 Payment Life.

Prem.....	23.23	30.71	33.73	37.45	42.21	48.52	57.23	....
1903.....	9.33	10.14	11.17	12.52	14.32	16.86	20.36	....
1904.....	8.94	9.73	10.72	12.05	13.81	16.31	19.81	....
1905.....	8.58	9.33	10.28	11.57	13.31	15.79	19.25	....
1906.....	8.24	8.94	9.87	11.12	12.82	15.27	18.72	....
1907.....	7.90	8.58	9.47	10.68	12.35	14.79	18.22	....
1908.....	7.58	8.21	9.07	10.25	11.90	14.30	17.72	....
1909.....	7.25	7.88	8.70	9.83	11.45	13.82	17.24	....
1910.....	6.96	7.54	8.32	9.48	11.01	13.36	16.75	....
1911.....	6.66	7.21	7.97	8.92	10.61	12.91	16.29	....
1912.....	6.38	6.90	7.75	8.65	10.19	12.47	15.81	....
1913.....	6.10	6.60	7.28	8.30	9.77	12.04	15.36	....
1914.....	5.84	6.31	6.97	7.93	9.39	11.61	14.91	....
1915.....	5.59	6.03	6.65	7.58	9.00	11.19	14.46	....
1916.....	5.34	5.75	6.35	7.25	8.62	10.79	14.01	....
1917.....	5.10	5.49	6.05	6.90	8.25	10.37	13.56	....

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**PRESBYTERIAN MINISTERS' FUND LIFE INSURANCE
CO., PHILADELPHIA, PA.—(Continued).**

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Net Cost (not deducting cash value) end of								
5 years..	113	123	135	149	166	187	214	....
10 years..	220	239	262	289	322	362	416	....

Guaranteed cash value end of

5 years..	95	105	117	130	145	160	175	....
10 years..	208	230	255	283	311	338	362	....

The above values are on policies issued in 1913 and 1908.

20 Year Endowment.

Prem.....	45.10	45.51	46.16	47.31	49.38	53.05	59.31	....
1903.....	14.05	14.22	14.48	15.01	15.89	17.49	19.95	....
1904.....	13.31	13.47	13.75	14.27	15.17	16.77	19.24	....
1905.....	12.58	12.74	13.03	13.56	14.45	16.07	18.57	....
1906.....	11.87	12.04	12.33	12.87	13.78	15.40	17.93	....
1907.....	11.21	11.38	11.67	12.21	13.13	14.77	17.30	....
1908.....	10.57	10.74	11.03	11.62	12.51	14.15	16.72	....
1909.....	9.96	10.13	10.41	10.96	11.89	13.55	16.14	....
1910.....	9.36	9.53	9.82	10.37	11.30	12.99	15.58	....
1911.....	8.77	8.94	9.23	9.80	10.74	12.43	15.04	....
1912.....	8.22	8.39	8.70	9.25	10.20	11.89	14.52	....
1913.....	7.68	7.85	8.16	8.71	9.67	11.35	13.99	....
1914.....	7.17	7.34	7.65	8.21	9.14	10.84	13.48	....
1915.....	6.68	6.85	7.15	7.69	8.64	10.34	12.98	....
1916.....	6.20	6.37	6.67	7.21	8.17	9.84	12.48	....
1917.....	5.72	5.90	6.20	6.72	7.68	9.37	12.22	....

Net Cost (not deducting cash value) end of

5 years..	192	193	195	198	204	214	231	....
10 years..	371	373	377	383	394	414	450	....

Guaranteed cash value end of

5 years..	185	185	185	186	188	191	194	....
10 years..	407	407	407	407	408	408	408	....

The above values are on policies issued in 1913 and 1908.

**Dividends on Full Paid Up Life Policies According to
Attained Ages During 1917 American 3%, Inc.
25% Special Div.**

Age	Age	Age	Age	Age	Age	Age
25 6.60	30 6.95	35 7.37	40 7.91	45 8.56	50 9.42	55 10.53
26 6.65	31 7.03	36 7.47	41 8.03	46 8.71	51 9.62	56 10.80
27 6.72	32 7.11	37 7.57	42 8.15	47 8.87	52 9.83	57 11.06
28 6.80	33 7.20	38 7.67	43 8.27	48 9.05	53 10.06	58 11.32
29 6.87	34 7.28	39 7.80	44 8.42	49 9.22	54 10.30	59 11.62

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**PROTECTIVE LEAGUE LIFE INSURANCE COMPANY,
DECATUR, ILL.**

Reserve: Since November 1, 1914, American $3\frac{1}{2}\%$; Modified Preliminary Term "Illinois Plan."

Annual Dividends Payable during year ending November 1, 1918, per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	20.82	23.31	26.55	30.85	36.79	45.10	56.49	71.54
1915.....	1.61	1.68	1.82	1.98	2.40	3.16	4.28	5.34
1916.....	1.56	1.61	1.70	1.84	2.23	2.95	4.01	4.95

20 Payment Life.

Prem.....	29.86	32.47	35.70	39.73	45.08	52.36	62.33	75.48
1915.....	1.70	1.79	1.92	2.11	2.58	3.35	4.51	5.68
1916.....	1.59	1.67	1.78	1.94	2.35	3.08	4.19	5.23

20 Year Endowment.

Prem.....	48.23	48.87	49.77	51.24	53.73	58.18	65.96	....
1915.....	2.02	2.06	2.14	2.24	2.47	3.06	4.42	....
1916.....	1.78	1.82	1.90	2.00	2.21	2.75	4.07	....

**PROVIDENT LIFE AND TRUST COMPANY,
PHILADELPHIA, PA.**

Reserve: Full Level Premium, American $3\frac{1}{2}\%$.

Annual Dividends Payable per \$1,000 of Insurance During Year Ending June 30, 1918.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	19.80	22.70	26.50	31.50	38.00	47.00	59.40	76.40
1898.....	6.56	7.64	9.28	11.58	14.72	19.06	25.08	31.81
1899.....	6.37	7.37	8.90	11.06	14.10	18.30	24.31	31.01
1900.....	6.20	7.11	8.55	10.62	13.50	17.55	23.51	30.22
1901.....	6.03	6.89	8.21	10.16	12.92	16.81	22.66	29.42
1902.....	5.87	6.68	7.89	9.73	12.35	16.10	21.80	28.61
1903.....	5.72	6.46	7.58	9.31	11.80	15.39	20.92	27.76
1904.....	5.57	6.26	7.30	8.92	11.27	14.71	20.06	26.87
1905.....	5.43	6.08	7.03	8.53	10.76	14.06	19.21	25.93
1906.....	5.30	5.90	6.79	8.18	10.28	13.41	18.39	24.95
1907.....	5.17	5.74	6.55	7.83	9.80	12.77	17.57	23.94
1908.....	5.05	5.57	6.34	7.50	9.35	12.17	16.77	22.93
1909.....	4.94	5.42	6.13	7.20	8.92	11.58	16.00	21.93
1910.....	4.83	5.27	5.94	6.92	8.51	11.02	15.25	20.94

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend; and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**PROVIDENT LIFE AND TRUST COMPANY,
PHILADELPHIA, PA.—(Continued).**

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	*19.00	21.80	25.45	30.25	36.50	45.10	56.50	72.70
1911.....	3.91	4.24	4.70	5.41	6.61	8.58	11.61	16.27
1912.....	3.82	4.11	4.53	5.16	6.24	8.06	10.91	15.33
1913.....	3.72	3.98	4.36	4.93	5.89	7.55	10.22	14.40
1914.....	3.63	3.86	4.20	4.71	5.55	7.08	9.55	13.51
1915.....	3.53	3.74	4.04	4.50	5.25	6.62	8.92	12.63
1916.....	3.45	3.63	3.90	4.31	4.97	6.19	8.31	11.78
Prem.....	†18.88	21.49	24.89	29.38	35.43	48.73	55.17	71.03
1917.....	3.37	3.53	3.76	4.12	4.70	5.77	7.71	10.95
Net Cost (not deducting cash value) end of								
5 years..	78	91	108	129	157	193	239	302
10 years..	162	188	221	265	319	392	488	617
20 years..	299	344	401	474	566	692	861	1097
Guaranteed cash value end of								
5 years..	30	40	52	67	86	107	130	154
10 years..	89	110	135	166	202	240	281	321
20 years..	213	258	310	367	426	485	540	597

The above values are on policies issued in 1913, 1908 and 1898.

20 Payment Life.

Prem.....	26.75	29.70	33.23	37.34	43.46	51.26	61.84	76.80
1898.....	7.27	8.05	9.12	10.45	12.08	13.84	15.63	17.15
1899.....	6.99	7.73	8.77	10.12	11.82	13.90	16.39	19.19
1900.....	6.73	7.43	8.43	9.77	11.53	13.79	16.76	20.48
1901.....	6.48	7.13	8.08	9.41	11.18	13.56	16.83	21.12
1902.....	6.23	6.84	7.74	9.02	10.79	13.23	16.69	21.42
1903.....	5.99	6.57	7.40	8.64	10.38	12.83	16.37	21.41
1904.....	5.76	6.30	7.07	8.25	9.94	12.38	15.94	21.16
1905.....	5.53	6.04	6.75	7.86	9.51	11.89	15.42	20.72
1906.....	5.33	5.79	6.45	7.48	9.06	11.37	14.84	20.12
1907.....	5.11	5.55	6.16	7.11	8.60	10.84	14.22	19.41
1908.....	4.92	5.31	5.89	6.75	8.16	10.31	13.57	18.62
1909.....	4.73	5.10	5.61	6.41	7.72	9.76	12.91	17.79
1910.....	4.54	4.88	5.36	6.08	7.30	9.23	12.24	16.93
1911.....	4.36	4.67	5.11	5.77	6.88	8.70	11.57	16.06
1912.....	4.19	4.47	4.87	5.47	6.48	8.18	10.89	15.19
1913.....	4.03	4.28	4.64	5.18	6.09	7.67	10.23	14.82
1914.....	3.87	4.10	4.43	4.91	5.72	7.17	9.58	13.46
1915.....	3.72	3.92	4.21	4.65	5.38	6.70	8.94	12.60
1916.....	3.57	3.75	4.01	4.41	5.05	6.25	8.32	11.77
Prem.....	†27.24	29.95	33.32	37.53	42.99	50.29	60.31	74.43
1917.....	3.43	3.58	3.81	4.17	4.74	5.80	7.72	10.95

* Ordinary life premium changed October 14, 1910.

† Premium rates adopted July 1, 1916.

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

PROVIDENT LIFE AND TRUST COMPANY,
PHILADELPHIA, PA.—(Continued).

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Net Cost (not deducting cash value) end of								
5 years..	116	129	146	167	191	224	266	323
10 years..	230	257	289	330	377	440	524	637
20 years..	445	494	552	625	711	831	992	1220

Guaranteed cash value end of

5 years..	73	83	95	109	125	141	157	178
10 years..	184	206	232	261	291	320	347	389
20 years..	456	508	566	626	688	746	800	849

The above values are on policies issued in 1913, 1906 and 1898.

20 Year Endowment.

Prem.....	44.82	45.63	46.70	48.64	51.45	56.55	64.65	77.69
1898.....	10.63	10.63	10.63	10.63	10.63	10.63	10.63	10.63
1899.....	10.17	10.23	10.34	10.54	10.88	11.49	12.54	14.35
1900.....	9.71	9.81	10.01	10.36	10.96	12.00	13.82	16.81
1901.....	9.26	9.39	9.65	10.10	10.90	12.25	14.60	18.38
1902.....	8.82	8.97	9.27	9.80	10.72	12.30	15.00	19.34
1903.....	8.39	8.56	8.87	9.46	10.47	12.19	15.10	19.83
1904.....	7.97	8.15	8.46	9.08	10.15	11.95	15.00	19.97
1905.....	7.56	7.74	8.07	8.69	9.79	11.64	14.74	19.82
1906.....	7.16	7.34	7.67	8.29	9.38	11.25	14.35	19.45
1907.....	6.77	6.97	7.23	7.87	8.97	10.81	13.88	18.91
1908.....	6.40	6.58	6.90	7.46	8.53	10.34	13.34	18.26
1909.....	6.04	6.22	6.52	7.06	8.06	9.85	12.77	17.53
1910.....	5.68	5.87	6.16	6.67	7.64	9.34	12.16	16.75
1911.....	5.35	5.52	5.81	6.29	7.20	8.82	11.53	15.95
1912.....	5.02	5.19	5.47	5.91	6.76	8.30	10.89	15.11
1913.....	4.70	4.87	5.13	5.56	6.38	7.79	10.24	14.27
1914.....	4.40	4.56	4.81	5.21	5.92	7.27	9.60	13.43
1915.....	4.11	4.26	4.50	4.88	5.53	6.79	8.97	12.59
Prem.....	45.92	46.60	47.63	49.27	52.01	56.64	64.26	76.46
1916.....	3.82	3.97	4.19	4.55	5.15	6.30	8.34	11.77
1917.....	3.55	3.70	3.91	4.24	4.79	5.83	7.74	10.95

Net Cost (not deducting cash value) end of

5 years..	204	207	211	219	230	250	280	327
10 years..	402	408	417	432	453	492	551	646
20 years..	774	787	803	832	872	948	1068	1262

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**PROVIDENT LIFE AND TRUST COMPANY,
PHILADELPHIA, PA.,—(Continued).**

20 Year Endowment.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Guaranteed cash value end of								
5 years..	167	167	168	169	171	174	178	184
10 years..	396	395	395	396	397	397	398	398
20 years..	1000	1000	1000	1000	1000	1000	1000	1000

The above values are on policies issued in 1913, 1908 and 1898.

5 Year Term.

Prem.....	11.09	11.65	12.50	13.87	16.27	20.83	28.84	42.21
1913.....	2.59	2.74	2.98	3.36	4.07	5.40	7.68	11.46
1914.....	2.57	2.71	2.93	3.27	3.89	5.08	7.13	10.54
1915.....	2.55	2.68	2.87	3.19	3.74	4.80	6.65	9.73
1916.....	2.52	2.65	2.83	3.12	3.60	4.53	6.20	8.98
1917.....	2.51	2.62	2.79	3.05	3.48	4.29	5.78	8.30
Net cost								
5 years..	42	44	47	52	61	79	109	159

10 Year Term.

Prem.....	11.34	12.08	13.10	14.94	18.27	24.32	34.54	51.20
1908.....	2.74	2.98	3.36	4.07	5.40	7.68	11.46	17.63
1909.....	2.71	2.93	3.27	3.90	5.09	7.15	10.54	16.05
1910.....	2.68	2.88	3.20	3.75	4.82	6.67	9.74	14.67
1911.....	2.65	2.83	3.13	3.62	4.56	6.24	9.01	13.47
1912.....	2.63	2.79	3.06	3.50	4.34	5.84	8.34	12.39
1913.....	2.60	2.76	3.00	3.39	4.12	5.48	7.75	11.42
1914.....	2.57	2.72	2.94	3.30	3.94	5.14	7.20	10.55
1915.....	2.55	2.68	2.88	3.21	3.77	4.85	6.70	9.75
1916.....	2.53	2.66	2.83	3.12	3.62	4.57	6.24	9.01
1917.....	2.52	2.62	2.77	3.06	3.48	4.31	5.80	8.32
Net cost								
5 years..	43	46	50	58	71	96	137	204
10 years..	87	92	100	114	139	185	261	387

**Dividends on Full Paid Up Life Policies According to
Attained Ages During 1918 American 3½ %.**

Age	Age	Age	Age	Age	Age	Age
23 4.95	30 5.19	35 5.49	40 5.88	45 6.38	50 7.05	55 8.01
26 4.99	31 5.25	36 5.56	41 5.97	46 6.49	51 7.22	56 8.23
27 5.04	32 5.30	37 5.63	42 6.06	47 6.61	52 7.40	57 8.46
28 5.09	33 5.36	38 5.71	43 6.16	48 6.75	53 7.60	58 8.71
29 5.14	34 5.43	39 5.79	44 6.26	49 6.90	54 7.79	59 8.96

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**PRUDENTIAL INSURANCE CO. OF AMERICA,
NEWARK, N. J.**

Reserve: Full Level Premium. Prior to 1901, Combined 4%; 1901 to July 31, 1907 (participating plans), American 3%; since July 31, 1907 (non-participating plans), American 3½%.

Annual Dividends Payable in 1918 per \$1,000 of Insurance.

Ordinary Life.

Issue of Prem.....	Age at Issue							
	25	30	35	40	45	50	55	60
1898.....	19.63	22.63	26.49	31.57	38.46	47.70	60.03	76.74
1899.....	6.40	7.10	7.96	9.42	11.48	14.29	18.61	24.55
1900.....	6.18	6.86	7.69	9.10	11.09	13.80	17.96	23.69
1901.....	5.96	6.62	7.42	8.78	10.70	13.31	17.31	22.83
Prem.....	21.27	24.13	27.83	32.68	39.16	47.99	60.11	76.91
1902.....	7.19	8.04	9.14	10.55	12.46	15.04	18.53	23.03
1903.....	6.98	7.80	8.86	10.23	12.07	14.56	17.93	22.28
1904.....	6.77	7.56	8.58	9.91	11.63	14.08	17.33	21.53
1905.....	6.56	7.32	8.30	9.59	11.29	13.60	16.73	20.77
1906.....	6.34	7.08	8.02	9.26	10.90	13.12	16.13	20.00
1907.....	6.18	6.84	7.75	8.98	10.51	12.64	15.58	19.35
1908.....	5.92	6.59	7.47	8.60	10.12	12.16	14.93	18.71
Prem.....	16.77	19.08	22.10	26.09	31.47	38.83	48.98	63.06
1909.....	1.75	1.97	2.16	2.38	2.44	2.49	2.63	2.92
1910.....	1.66	1.85	2.04	2.21	2.27	2.32	2.51	2.72
1911.....	1.57	1.74	1.92	2.03	2.11	2.17	2.34	2.53
1912.....	1.48	1.64	1.79	1.89	1.98	2.03	2.19	2.37
Prem.....	16.61	18.91	21.90	25.85	31.18	38.83	48.98	63.06
1913.....	1.24	1.39	1.52	1.65	1.77	1.89	2.02	2.20
1914.....	1.16	1.30	1.44	1.55	1.66	1.77	1.89	2.06
1915.....	1.10	1.23	1.34	1.45	1.56	1.66	1.78	1.93
1916.....	1.04	1.15	1.26	1.37	1.47	1.56	1.67	1.80
1917.....	.98	1.09	1.19	1.29	1.38	1.47	1.58	1.69

20 Payment Life.

Prem.....	26.95	30.12	34.01	38.92	45.38	53.82	64.95	80.16
1898.....	7.50	8.64	9.80	11.33	13.43	16.16	19.75	24.69
1899.....	7.40	8.48	9.66	11.19	13.25	15.94	19.49	24.37
1900.....	7.35	8.40	9.59	11.12	13.16	15.83	19.36	24.21
Prem.....	30.66	33.50	36.95	41.25	46.78	54.17	64.32	78.72
1901.....	9.55	10.43	11.52	12.91	14.77	17.14	20.30	24.74
1902.....	9.29	10.12	11.20	12.59	14.41	16.76	19.87	24.23
1903.....	9.04	9.82	10.90	12.29	14.08	16.36	19.42	23.73
1904.....	8.80	9.51	10.60	12.00	13.75	15.98	18.97	23.18
1905.....	8.55	9.25	10.35	11.72	13.43	15.60	18.52	22.63
1906.....	8.31	8.98	10.05	11.39	13.06	15.17	18.01	22.09
1907.....	8.06	8.71	9.72	10.97	12.58	14.63	17.37	21.22

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**PRUDENTIAL INSURANCE CO. OF AMERICA,
NEWARK, N. J.—(Continued).**

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	24.59	27.08	29.00	32.73	38.55	44.99	53.81	66.27
1908.....	2.05	2.27	2.46	2.61	2.76	2.94	3.15	3.43
1909.....	1.93	2.14	2.32	2.46	2.61	2.78	2.99	3.25
1910.....	1.88	2.08	2.19	2.33	2.48	2.64	2.84	3.09
1911.....	1.73	1.92	2.09	2.21	2.35	2.50	2.68	2.94
Prem.....	24.41	26.81	29.76	38.46	38.94	44.61	53.34	65.68
1912.....	1.48	1.62	1.75	1.85	1.94	2.03	2.13	2.26
1913.....	1.40	1.53	1.66	1.75	1.84	1.92	2.01	2.13
1914.....	1.33	1.45	1.57	1.65	1.73	1.81	1.92	2.02
1915.....	1.25	1.37	1.49	1.57	1.65	1.72	1.80	1.91
1916.....	1.18	1.29	1.40	1.48	1.55	1.62	1.70	1.80

20 Year Endowment.

Prem.....	46.07	47.11	48.53	50.87	54.60	60.39	69.15	....
1898.....	18.81	19.26	20.03	21.05	23.62	27.55	....	....
1899.....	14.44	15.33	16.06	17.03	19.40	23.04	....	....
1900.....	12.57	13.40	14.09	15.01	17.18	20.53	24.90	....
Prem.....	49.15	49.99	51.22	53.13	56.22	61.30	69.51	....
1901.....	15.54	16.14	17.17	18.39	20.33	23.02	25.13	....
1902.....	14.84	15.43	16.44	17.66	19.60	22.29	24.40	....
1903.....	14.15	14.73	15.72	16.94	18.88	21.56	23.67	....
1904.....	13.47	14.04	15.02	16.23	18.16	20.83	22.94	....
1905.....	12.80	13.36	14.34	15.54	17.44	20.07	22.33	....
1906.....	12.12	12.69	13.67	14.84	16.73	19.32	21.68	....
1907.....	11.48	12.03	13.01	14.19	16.06	18.61	21.07	....
Prem.....	42.13	42.63	43.42	44.73	47.01	50.94	....	....
1908.....	2.77	2.88	2.98	3.06	3.16	3.28	....	....
1909.....	2.64	2.75	2.84	2.92	3.02	3.13	....	....
1910.....	2.51	2.62	2.70	2.78	2.88	2.99	....	....
1911.....	2.40	2.50	2.59	2.67	2.76	2.87	....	....
Prem.....	41.86	42.35	43.12	44.41	46.65	50.53	57.02	....
1912.....	2.06	2.14	2.20	2.26	2.32	2.37	2.43	....
1913.....	1.95	2.03	2.09	2.15	2.21	2.26	2.34	....
1914.....	1.87	1.95	2.01	2.06	2.11	2.16	2.22	....
1915.....	1.79	1.86	1.92	1.97	2.02	2.07	2.13	....
1916.....	1.73	1.80	1.85	1.90	1.95	2.00	2.05	....

10 Year Term.

Prem.....	8.91	9.45	10.30	11.73	15.01	20.84	30.84	....
1911.....	1.72	1.74	1.78	1.86	2.04	2.34	2.80	....
1912.....	1.62	1.64	1.67	1.75	1.93	2.20	2.61	....
1913.....	1.53	1.55	1.58	1.66	1.82	2.08	2.46	....
1914.....	1.46	1.48	1.51	1.58	1.73	1.98	2.35	....
1915.....	1.40	1.42	1.45	1.52	1.66	1.89	2.24	....
1916.....	1.36	1.37	1.40	1.47	1.60	1.83	2.18	....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

PRUDENTIAL INSURANCE CO. OF AMERICA,

NEWARK, N. J.—(Continued).

Deferred Dividends Payable in 1918, and Annual Premiums per \$1,000 of Insurance.

Dividend Period.

Whole Life.

Age at Issue	5 Year			
	3d Period.		4th Period.	
	Pr.	Div.	Pr.	Div.
25.....	21.27	31.68	19.63	25.57
35.....	27.83	41.46	26.49	34.40
45.....	39.16	58.33	38.46	49.95
55.....	60.11	89.54	60.08	77.96

Twenty Payment Life.

25.....	50.66	43.44	26.95	36.71
35.....	38.95	56.87	34.01	46.54
45.....	46.78	77.53	45.33	63.43
55.....	64.32	107.13	64.95	91.43

Twenty Year Endowment.

25.....	49.15	61.30	46.07	52.29
35.....	51.22	69.05	48.53	58.41
45.....	56.22	84.89	54.60	66.16
55.....	....	....	....	....

PURITAN LIFE INSURANCE COMPANY,

PROVIDENCE, R. I.

Reserve: American 3½%; Full Preliminary Term and Modified Preliminary Term Plans.

Policies provide for dividend at end of fifth year; thereafter annually or quinquennially.

Annual Dividends Payable in 1918 per \$1,000 of Insurance.

Ordinary Life.

Issue of Prem.	Age at Issue							
	25	30	35	40	45	50	55	60
1907.....	21.15	23.95	27.65	32.50	39.00	48.00	60.35	77.45
1908.....	1.86	2.12	2.46	2.87	3.39	4.08	4.96	6.08
1909.....	1.81	2.05	2.37	2.77	3.27	3.95	4.81	5.92
1910.....	1.75	1.99	2.30	2.68	3.16	3.82	4.67	5.78
1911.....	1.70	1.93	2.22	2.58	3.05	3.69	4.52	5.59
1912.....	1.65	1.87	2.14	2.49	2.94	3.56	4.37	5.43
Prem.....	20.13	22.92	26.55	31.33	37.80	46.65	58.84	75.77
1912.....	.59	.78	.97	1.23	1.63	2.09	2.72	3.58

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

PURITAN LIFE INSURANCE COMPANY,
PROVIDENCE, R. I.—(Continued).

30 Payment Life.

Prem.....	30.05	33.00	36.60	41.20	47.10	55.00	65.80	81.10
1907.....	2.58	....	3.18	3.58	4.06	4.67	5.41	6.41
1908.....	2.47	2.73	3.03	3.42	3.89	4.48	5.22	6.22
1909.....	2.36	2.61	2.89	3.27	3.72	4.30	5.03	6.02
1910.....	2.25	2.49	2.76	3.12	3.55	4.12	4.84	5.83
1911.....	2.15	2.37	2.63	2.97	3.39	3.95	4.65	5.63
Prem.....	29.80	32.70	36.29	40.79	46.64	54.45	65.18	80.29
1912.....	1.80	1.96	2.20	2.42	2.78	3.23	3.85	4.63

20 Year Endowment.

Prem.....	50.00	50.75	51.90	53.70	56.70	61.75	70.00	....
1907.....	4.76	4.82	4.90	5.02	5.22	5.52	6.00	....
1908.....	4.52	4.57	4.66	4.78	4.97	5.28	5.77	....
1909.....	4.28	4.34	4.42	4.54	4.74	5.05	5.54	....
1910.....	4.06	4.11	4.20	4.32	4.52	4.83	5.33	....
1911.....	3.84	3.90	3.98	4.10	4.30	4.62	5.11	....
Prem.....	48.18	48.96	50.12	51.95	54.98	60.03	68.25	....
1912.....	1.82	1.90	2.00	2.14	2.37	2.69	3.16	....

**Deferred Dividends Payable in 1918, and Annual Premiums
per \$1,000 of Insurance.**

Dividend Period.

Whole Life.

Age at Issue	5 Year			
	1st Period.		2nd Period.	
	Pr.	Div.	Pr.	Div.
25.....	20.18	2.02	21.15	9.29
35.....	26.55	3.41	27.65	12.13
45.....	37.80	5.87	39.00	16.86
55.....	58.84	10.22	60.35	25.96

Twenty Payment Life.

25.....	29.80	6.67	30.05	12.28
35.....	36.29	8.18	36.60	15.08
45.....	46.64	10.31	47.10	19.57
55.....	65.18	14.83	65.80	27.77

Twenty Year Endowment.

25.....	48.18	5.69	50.00	22.11
35.....	50.12	6.46	51.90	22.95
45.....	54.98	8.06	56.70	24.99
55.....	68.25	11.57	70.00	30.58

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**REGISTER LIFE INSURANCE COMPANY OF IOWA,
DAVENPORT, IA.**

**Reserve: Prior to 1906 Actuaries 4%; since American 3%;
Full Preliminary Term.**

Annual Dividends Payable in 1918 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	20.80	22.75	25.93	30.14	35.91	43.81	54.48	69.12
1898.....	5.31	6.34	7.69	9.42	11.69	14.61	18.18	22.56
1899.....	5.20	6.16	7.49	9.17	11.41	14.33	17.95	22.46
1900.....	5.10	5.99	7.27	8.93	11.11	14.03	17.70	22.30
1901.....	5.03	5.82	7.06	8.68	10.81	13.70	17.42	22.09
1902.....	4.96	5.65	6.84	8.43	10.51	13.37	17.10	21.86
1903.....	4.90	5.51	6.64	8.18	10.20	13.01	16.76	21.58
1904.....	4.84	5.38	6.43	7.93	9.91	12.65	16.39	21.26
1905.....	4.78	5.28	6.24	7.68	9.61	12.28	16.00	20.90
Prem.....	19.86	22.59	26.17	30.85	37.08	45.49	57.06	73.11
1906.....	5.94	6.60	7.55	8.98	11.07	13.98	18.01	23.58
1907.....	5.69	6.28	7.12	8.42	10.36	13.14	17.05	22.56
1908.....	5.55	6.07	6.84	8.01	9.84	12.48	16.27	21.69
1909.....	5.40	5.88	6.57	7.63	9.32	11.83	15.49	20.79
1910.....	5.27	5.69	6.32	7.26	8.82	11.19	14.71	19.86
1911.....	5.14	5.52	6.07	6.92	8.33	10.56	13.92	18.92
1912.....	5.02	5.35	5.84	6.59	7.86	9.93	13.13	17.96
1913.....	4.91	5.19	5.62	6.28	7.40	9.32	12.34	16.99
1914.....	4.80	5.04	5.41	5.99	6.97	8.72	11.56	16.01
1915.....	4.70	4.90	5.20	5.71	6.56	8.14	10.79	15.04
1916.....	4.61	4.76	5.02	5.44	6.18	7.58	10.04	14.06
1917.....	4.36	4.47	4.65	5.00	5.59	6.76	8.92	12.55

Net Cost (not deducting cash value) end of								
5 years..	82	94	116	132	159	195	242	305
10 years..	156	180	211	251	302	369	453	571

Guaranteed cash value end of								
5 years..	37	45	56	68	84	101	120	140
10 years..	91	110	134	163	196	232	269	306

The above values are on policies issued in 1913 and 1908.

20 Payment Life

Prem.....	26.11	28.66	31.78	35.69	40.81	47.41	56.10	68.01
1898.....	6.53	7.36	8.36	9.50	10.76	12.82	15.87	20.71
1899.....	6.32	7.13	8.14	9.33	10.73	12.74	15.84	20.56
1900.....	6.14	6.90	7.92	9.14	10.62	12.66	15.73	20.30
1901.....	5.98	6.67	7.68	8.93	10.47	12.47	15.56	20.24

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**REGISTER LIFE INSURANCE COMPANY OF IOWA,
DAVENPORT, IA.—(Continued).**

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1902.....	5.83	6.45	7.44	8.71	10.29	12.40	15.46	20.10
1903.....	5.69	6.24	7.21	8.47	10.08	12.27	15.23	20.07
1904.....	5.55	6.05	6.98	8.23	9.86	12.08	15.18	19.83
1905.....	5.42	5.89	6.74	7.98	9.62	11.86	15.04	19.45
Prem.....	30.08	32.78	36.03	40.05	45.19	52.02	61.38	74.71
1906.....	7.93	8.56	9.39	10.60	12.31	14.67	18.03	22.91
1907.....	7.54	8.12	8.88	10.00	11.65	13.97	17.32	22.26
1908.....	7.17	7.69	8.39	9.43	10.99	13.26	16.57	21.51
1909.....	6.82	7.28	7.92	8.86	10.34	12.54	15.80	20.70
1910.....	6.47	6.89	7.47	8.33	9.71	11.82	15.01	19.83
1911.....	6.15	6.52	7.05	7.82	9.09	11.10	14.19	18.92
1912.....	5.84	6.17	6.64	7.32	8.48	10.39	13.37	17.90
1913.....	5.55	5.83	6.24	6.86	7.89	9.69	12.54	17.02
1914.....	5.27	5.51	5.86	6.41	7.33	8.99	11.72	16.05
1915.....	5.00	5.20	5.50	5.98	6.80	8.32	10.90	15.06
1916.....	4.75	4.90	5.16	5.57	6.29	7.66	10.08	14.07
1917.....	4.36	4.47	4.65	5.00	5.59	6.76	8.92	12.55

Net Cost (not deducting cash value) end of								
5 years..	131	143	157	176	198	227	264	313
10 years..	251	275	303	337	380	432	499	589

Guaranteed cash value end of								
5 years..	80	89	98	110	122	134	146	158
10 years..	198	213	237	268	289	319	341	358

The above values are on policies issued in 1913 and 1908.

20 Year Endowment.

Prem.....	43.85	44.42	45.31	46.80	48.42	53.57	60.06	....
1898.....	9.62	9.62	9.62	9.62	10.19	12.05	15.19	....
1899.....	9.19	9.26	9.38	9.56	10.14	12.00	15.13	....
1900.....	8.78	8.91	9.13	9.46	10.10	11.98	15.05	....
1901.....	8.39	8.55	8.85	9.32	10.03	11.89	14.98	....
1902.....	8.02	8.20	8.57	9.14	10.00	11.82	14.85	....
1903.....	7.67	7.86	8.28	8.93	9.92	11.65	14.66	....
1904.....	7.34	7.53	7.98	8.70	9.79	11.50	14.44	....
1905.....	7.03	7.22	7.67	8.45	9.62	11.43	14.27	....
Prem.....	47.43	47.84	48.52	49.73	51.91	55.76	62.33	73.14
1906.....	11.62	11.77	12.05	12.62	13.65	15.37	18.17	22.70
1907.....	10.82	10.97	11.25	11.83	12.87	14.63	17.50	22.12
1908.....	10.05	10.21	10.49	11.04	12.09	13.87	16.76	21.42
1909.....	9.32	9.47	9.75	10.28	11.32	13.09	15.99	20.66
1910.....	8.62	8.77	9.04	9.55	10.56	12.31	15.19	19.82

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**REGISTER LIFE INSURANCE COMPANY OF IOWA,
DAVENPORT, IA.—(Continued).**

20 Year Endowment.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1911.....	7.94	8.09	8.36	8.85	9.81	11.53	14.37	18.94
1912.....	7.30	7.45	7.71	8.17	9.08	10.75	13.52	18.01
1913.....	6.69	6.83	7.08	7.52	8.37	9.97	12.68	17.05
1914.....	6.11	6.24	6.48	6.90	7.69	9.21	11.82	16.07
1915.....	5.55	5.68	5.90	6.30	7.03	8.47	10.97	15.09
1916.....	5.02	5.14	5.36	5.73	6.41	7.73	10.12	14.08
1917.....	4.36	4.47	4.65	5.00	5.59	6.76	8.92	12.55

Net Cost (not deducting cash value) end of								
5 years..	214	216	219	224	233	246	269	306
10 years..	413	416	420	429	445	468	507	590

Guaranteed cash value end of								
5 years..	156	156	156	157	158	160	163	167
10 years..	386	386	386	386	386	386	385	383

The above values are on policies issued in 1913 and 1908.

10 Year Term.

Prem.....	10.53	11.23	12.24	13.95	17.09	22.75	32.32	47.93
1908.....	3.04	3.30	3.73	4.51	5.99	8.51	12.69	19.54
1909.....	3.01	3.25	3.64	4.34	5.68	7.97	11.77	17.94
1910.....	2.98	3.20	3.56	4.18	5.39	7.48	10.93	15.80
1911.....	2.95	3.15	3.48	4.04	5.12	6.59	10.16	15.21
1912.....	2.92	3.11	3.41	3.91	4.87	6.21	9.44	14.04
1913.....	2.89	3.06	3.34	3.80	4.64	6.19	8.78	12.96
1914.....	2.86	3.02	3.28	3.68	4.42	5.81	8.15	11.97
1915.....	2.84	2.98	3.21	3.58	4.23	5.45	7.57	11.03
1916.....	2.81	2.94	3.15	3.48	4.05	5.12	7.01	10.15
1917.....	2.78	2.91	3.09	3.39	3.88	4.81	6.49	9.31

Net Cost								
5 years..	43	46	50	57	71	95	136	202
10 years..	76	81	88	100	123	164	232	342

**Dividends on Full Paid Up Life Policies According to
Attained Ages During 1918 American 3%.**

Age	Age	Age	Age	Age	Age	Age
25 7.00	30 7.58	35 8.24	40 9.02	45 9.90	50 10.88	55 11.96
26 7.12	31 7.70	36 8.38	41 9.18	46 10.08	51 11.10	56 12.18
27 7.22	32 7.84	37 8.54	42 9.34	47 10.28	52 11.30	57 12.42
28 7.34	33 7.96	38 8.70	43 9.52	48 10.48	53 11.52	58 12.64
29 7.46	34 8.10	39 8.84	44 9.70	49 10.68	54 11.74	59 12.86

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

RELIANCE LIFE INSURANCE CO., PITTSBURGH, PA.

Reserve: Prior to April 19, 1909, American 3%, Net Level Premium, since American 3½%; Modified Preliminary Term.

Annual Dividends Payable in 1918 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	20.63	23.42	27.05	31.83	38.80	47.15	59.34	75.77
1913.....	2.36	2.70	3.12	3.67	4.39	5.34	6.59	8.28
1914.....	2.27	2.59	2.99	3.50	4.19	5.09	6.30	7.94
1915.....	2.19	2.49	2.86	3.34	3.99	4.85	6.01	7.60
1916.....	2.11	2.39	2.73	3.19	3.79	4.61	5.73	7.26
1917.....	1.91	2.15	2.46	2.86	3.40	4.12	5.12	6.50

20 Payment Life.

Prem.....	29.74	32.63	36.21	40.70	46.54	54.33	65.02	79.61
1913.....	3.11	3.43	3.85	4.35	5.01	5.87	7.02	8.58
1914.....	2.92	3.23	3.62	4.09	4.72	5.55	6.66	8.20
1915.....	2.75	3.03	3.39	3.83	4.44	5.23	6.31	7.82
1916.....	2.58	2.84	3.18	3.59	4.16	4.92	5.97	7.44
1917.....	2.28	2.51	2.80	3.17	3.67	4.35	5.30	6.63

20 Year Endowment.

Prem.....	49.18	49.96	51.12	52.96	55.99	61.04	69.27	....
1913.....	5.47	5.58	5.71	5.94	6.28	6.80	7.62	....
1914.....	5.09	5.20	5.33	5.55	5.89	6.40	7.22	....
1915.....	4.73	4.83	4.96	5.18	5.51	6.02	6.83	....
1916.....	4.37	4.48	4.62	4.82	5.15	5.65	6.45	....
1917.....	3.59	3.70	3.85	4.07	4.39	4.88	5.65	....

Deferred Dividends Payable in 1918, and Annual Premiums per \$1,000 of Insurance.

Dividend Period.

Whole Life.

Age At Issue	5 Year.		10 Year.	
	1st Period.			
	Pr.	Div.	Pr.	Div.
25.....	20.63	9.19	21.49	30.80
35.....	27.05	12.02	28.11	42.44
45.....	38.80	16.80	39.55	61.46
55.....	59.34	25.34	60.72	93.21

Twenty Payment Life.

25.....	29.74	11.88	31.83	46.60
35.....	36.21	14.41	38.34	58.20
45.....	46.54	18.81	48.52	75.37
55.....	65.02	26.66	66.69	102.86

Twenty Year Endowment.

25.....	49.18	20.28	50.53	74.55
35.....	51.12	21.23	52.47	78.87
45.....	55.99	23.47	57.32	87.88
55.....	69.27	28.92	70.51	107.17

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

ROYAL UNION MUTUAL LIFE INSURANCE COMPANY **DES MOINES, IA.**

Reserve: Prior to 1895 Actuaries 4%; Net Level Premium. From 1895 to December 31, 1908, Actuaries 4% and American 3½%; Full Preliminary Term; since American 3½% Modified Preliminary Term.

Annual Dividends Payable in 1918 per \$1,000 of Insurance

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	20.50	23.30	27.10	32.20	39.10	48.50	61.60	79.3
1898.....	5.31	6.35	7.73	9.58	12.08	15.46	19.88	25.4
1899.....	5.19	6.15	7.51	9.30	11.73	15.04	19.40	25.1
1900.....	5.10	6.01	7.29	9.03	11.39	14.62	18.92	24.6
1901.....	5.00	5.83	7.09	8.78	11.05	14.20	18.44	24.4
1902.....	4.92	5.70	6.89	8.53	10.72	13.79	17.96	23.5
1903.....	4.85	5.56	6.69	8.29	10.40	13.38	17.48	22.9
1904.....	4.77	5.44	6.51	8.05	10.12	12.99	17.00	22.4
1905.....	4.69	5.33	6.34	7.82	9.82	12.61	16.52	21.8
1906.....	4.61	5.23	6.17	7.59	9.54	12.23	16.05	21.3
Prem.....	21.30	24.10	27.80	32.70	39.30	48.30	60.80	78.1
1907.....	4.99	5.64	6.59	7.78	9.65	12.34	16.13	21.6
1908.....	4.88	5.49	6.32	7.52	9.28	11.86	15.52	20.8
1909.....	4.77	5.36	6.13	7.26	8.94	11.42	14.95	20.1
1910.....	4.69	5.23	5.95	6.99	8.60	10.90	14.37	19.3
1911.....	4.59	5.10	5.80	6.79	8.29	10.48	13.80	18.6
1912.....	4.49	4.97	5.65	6.59	7.99	10.07	13.25	17.9
1913.....	4.40	4.86	5.50	6.39	7.70	9.67	12.72	17.2
1914.....	4.31	4.75	5.36	6.19	7.42	9.28	12.20	16.5
1915.....	4.23	4.65	5.22	6.00	7.16	8.91	11.70	15.8
1916.....	4.15	4.54	5.08	5.83	6.92	8.74	11.22	15.2

20 Payment Life.

Prem.....	28.10	31.10	35.00	39.80	46.20	54.80	66.00	82.1
1898.....	6.66	7.53	8.62	9.91	11.54	13.77	17.00	21.4
1899.....	6.53	7.38	8.47	9.79	11.49	13.72	16.95	21.1
1900.....	6.41	7.22	8.32	9.66	11.41	13.67	16.90	21.1
1901.....	6.30	7.06	8.15	9.50	11.27	13.64	16.85	21.1
1902.....	6.20	6.92	7.98	9.34	11.12	13.53	16.80	21.4
1903.....	6.08	6.77	7.81	9.15	10.93	13.37	16.73	21.4
1904.....	5.99	6.64	7.64	8.96	10.73	13.17	16.56	21.1
1905.....	5.89	6.51	7.47	8.77	10.52	12.93	16.34	21.1
1906.....	5.78	6.39	7.29	8.56	10.30	12.68	16.06	20.8
Prem.....	30.20	33.10	36.80	41.40	47.40	55.30	66.20	81.7
1907.....	6.86	7.50	8.35	9.51	11.14	13.47	16.79	21.7
1908.....	6.65	7.27	8.07	9.18	10.74	13.01	16.26	20.6
1909.....	6.46	7.04	7.82	8.85	10.35	12.58	15.70	20.4
1910.....	6.26	6.85	7.56	8.52	9.91	12.06	15.16	19.7

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**ROYAL UNION MUTUAL LIFE INSURANCE COMPANY,
DES MOINES, IA.—(Continued).**

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1911.....	6.09	6.63	7.31	8.25	9.61	11.61	14.61	19.07
1912.....	5.92	6.42	7.08	7.98	9.25	11.17	14.06	18.39
1913.....	5.75	6.23	6.87	7.71	8.90	10.74	13.51	17.70
1914.....	5.58	6.05	6.65	7.45	8.57	10.32	12.97	17.03
1915.....	5.43	5.87	6.43	7.19	8.25	9.91	12.45	16.36
1916.....	5.28	5.70	6.23	6.96	7.95	9.51	11.94	15.69

20 Year Endowment.

Prem.....	48.70	49.60	50.90	53.00	56.40	63.00	71.10	85.50
1898.....	10.07	10.15	10.35	10.82	11.84	13.66	16.45	21.95
1899.....	9.91	10.06	10.30	10.77	11.79	13.61	16.40	21.90
1900.....	9.75	9.93	10.22	10.72	11.74	13.56	16.35	20.95
1901.....	9.57	9.79	10.13	10.67	11.69	13.51	16.30	20.90
1902.....	9.40	9.63	10.02	10.64	11.64	13.46	16.25	20.85
1903.....	9.24	9.47	9.88	10.55	11.62	13.41	16.20	20.80
1904.....	9.07	9.30	9.73	10.43	11.55	13.36	16.15	20.75
1905.....	8.91	9.13	9.56	10.28	11.44	13.29	16.10	20.70
1906.....	8.75	8.98	9.39	10.13	11.31	13.15	16.07	20.60
Prem.....	50.10	50.90	52.10	53.90	57.00	62.10	70.40	83.80
1907.....	10.91	11.09	11.36	11.90	12.86	14.51	17.30	21.79
1908.....	10.54	10.71	10.98	11.47	12.42	14.03	16.80	21.23
1909.....	10.17	10.33	10.59	11.06	11.99	13.58	16.28	20.62
1910.....	9.82	9.96	10.21	10.68	11.52	13.13	15.75	20.03
1911.....	9.39	9.54	9.80	10.26	11.11	12.63	15.16	19.32
1912.....	9.05	9.19	9.44	9.89	10.70	12.15	14.60	18.65
1913.....	8.70	8.84	9.09	9.52	10.29	11.69	14.07	17.96
1914.....	8.38	8.51	8.75	9.17	9.89	11.23	13.51	17.28
Prem.....	47.59	48.35	49.50	51.20	54.15	58.99	66.83	79.61
1915.....	8.07	8.20	8.43	8.83	9.51	10.79	12.97	16.63
1916.....	7.76	7.90	8.12	8.51	9.14	10.35	12.45	15.96

**Deferred Dividends Payable in 1918, and Annual Premiums
per \$1,000 of Insurance.**

Dividend Period.

Whole Life.

Age at Issue	5 Year					
	1st Period.		2d Period.		3d Period.	
	Pr.	Div.	Pr.	Div.	Pr.	Div.
25....	21.30	19.28	20.50	18.09	20.50	23.81
35....	27.80	23.81	27.10	23.57	27.10	33.19
45....	39.30	32.79	39.10	36.11	39.10	51.33
55....	50.80	53.80	61.60	60.66	61.60	83.60

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

ROYAL UNION MUTUAL LIFE INSURANCE COMPANY.
DES MOINES, IA.—(Continued).

Twenty Payment Life.

Age at Issue	5 Year					
	1st Period.		2d Period.		3d Period.	
	Pr.	Div.	Pr.	Div.	Pr.	Div.
25....	30.20	24.24	28.10	22.65	28.10	32.76
35....	36.80	29.00	35.00	28.14	35.00	41.96
45....	47.40	36.00	46.20	40.01	46.20	57.87
55....	66.20	56.71	66.60	62.36	66.60	84.96

Twenty Year Endowment.

25....	50.10	36.86	....	....	....	....
35....	52.10	38.32	....	....	....	....
45....	57.00	43.35	....	....	....	....
55....	70.40	59.48	....	....	....	....

Whole Life.

Age at Issue	10 Year		15 Year		20 Year	
	1st Period.		2d Period.		3d Period.	
	Pr.	Div.	Pr.	Div.	Pr.	Div.
25....	20.50	68.00	20.50	113.00	20.50	196.00
35....	27.10	87.00	27.10	153.00	27.10	272.00
45....	39.10	125.00	39.10	241.00	39.10	440.00
55....	61.60	221.00	61.60	480.00	61.60	871.00

Twenty Payment Life.

25....	28.10	75.00	28.10	124.00	28.10	221.00
35....	35.00	94.00	35.00	163.00	35.00	296.00
45....	46.20	132.00	46.20	250.00	46.20	400.00
55....	62.36	206.00	62.36	462.00	62.36	842.00

Twenty Year Endowment.

25....	48.70	87.00	48.70	153.00	48.70	288.00
35....	50.90	103.00	50.90	184.00	50.90	344.00
45....	56.40	136.00	56.40	261.00	56.40	483.00
55....	71.10	204.00	71.10	393.00	71.10	813.00

**Dividends on Full Paid Up Life Policies According to
Attained Ages During 1918 Actuaries' 4%.**

Age	Age	Age	Age	Age	Age	Age
25 4.15	30 4.59	35 5.12	40 5.72	45 6.44	50 7.23	55 8.06
26 4.23	31 4.70	36 5.22	41 5.85	46 6.58	51 7.40	56 8.26
27 4.32	32 4.78	37 5.34	42 5.98	47 6.74	52 7.56	57 8.45
28 4.41	33 4.89	38 5.46	43 6.14	48 6.90	53 7.74	58 8.62
29 4.50	34 5.00	39 5.58	44 6.29	49 7.06	54 7.92	59 8.81

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

SCANDIA LIFE INSURANCE CO., CHICAGO, ILL.

Reserve: Prior to September 1, 1916, American 3½%;
 Modified Preliminary Term; since September 1, 1916,
 Full Level Premium, American 3½%.

Annual Dividends Payable During Year Beginning March
 1, 1918, per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	20.29	23.09	26.73	31.51	37.98	46.81	58.91	75.71
1905.....	4.07	4.95	6.06	7.81	10.06	13.04	16.93	22.04
1906.....	3.91	4.75	5.79	7.46	9.63	12.52	16.34	21.41
1907.....	3.75	4.55	5.53	7.11	9.19	12.01	15.74	20.76
1908.....	3.61	4.36	5.28	6.78	8.78	11.50	15.13	20.08
1909.....	3.47	4.18	5.04	6.46	8.36	11.00	14.54	19.40
1910.....	3.34	4.00	4.82	6.16	7.97	10.50	13.95	18.71
1911.....	3.20	3.84	4.59	5.87	7.58	10.01	13.36	18.01
1912.....	3.09	3.67	4.39	5.59	7.20	9.54	12.78	17.31
1913.....	2.96	3.52	4.19	5.33	6.86	9.07	12.19	16.61
1914.....	2.85	3.39	4.00	5.08	6.50	8.62	11.62	15.91
1915.....	2.75	3.23	3.81	4.83	6.18	8.18	11.07	15.21
1916.....	2.64	3.09	3.63	4.61	5.87	7.76	10.51	14.53
Prem.....	19.95	22.59	26.01	30.56	36.71	45.16	56.88	73.31
1917.....	2.26	2.56	2.96	3.55	4.42	5.78	7.88	10.98

Net Cost (not deducting cash value) end of								
5 years..	90	103	120	142	171	209	261	332
10 years..	175	200	232	273	323	402	506	....

Guaranteed cash value end of								
5 years..	30	38	48	61	76	93	112	132
10 years..	80	100	124	153	187	222	260	297

The above values are on policies issued in 1913 and 1908.

20 Payment Life.

Prem.....	29.77	32.54	35.92	40.16	45.63	52.94	63.16	77.62
1905.....	6.75	7.54	8.49	9.80	11.49	13.69	16.74	20.87
1906.....	6.43	7.17	8.07	9.31	10.94	13.09	16.12	20.27
1907.....	6.11	6.82	7.66	8.81	10.40	12.50	15.49	19.64
1908.....	5.82	6.47	7.26	8.36	9.87	11.91	14.86	18.98
1909.....	5.54	6.14	6.88	7.91	9.34	11.32	14.22	18.29
1910.....	5.26	5.82	6.52	7.47	8.84	10.75	13.58	17.59
1911.....	5.00	5.52	6.16	7.06	8.35	10.18	12.94	16.87
1912.....	4.74	5.23	5.83	6.66	7.86	9.62	12.30	16.15
1913.....	4.50	4.96	5.50	6.28	7.40	9.08	11.67	15.43
1914.....	4.28	4.68	5.20	5.91	6.96	8.55	11.04	14.70
1915.....	4.05	4.44	4.91	5.57	6.54	8.02	10.42	13.98
1916.....	3.84	4.19	4.61	5.23	6.12	7.52	9.81	13.26
Prem.....	28.30	31.05	34.42	38.68	44.18	51.56	61.68	76.01
1917.....	2.46	2.75	3.14	3.74	4.59	5.92	7.97	11.03

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

SCANDIA LIFE INSURANCE CO., CHICAGO, ILL.—
(Continued).

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Net Cost (not deducting cash value) end of								
5 years..	136	148	164	183	208	240	283	343
10 years..	264	288	318	355	402	464	....	....
Guaranteed cash value end of								
5 years..	70	79	89	101	114	127	140	153
10 years..	172	193	218	245	273	299	323	348

The above values are on policies issued in 1913 and 1908.

20 Year Endowment.

Prem.....	48.24	49.07	50.23	52.03	54.98	59.93	68.04	81.14
1905.....	10.41	10.83	11.39	12.21	13.43	15.29	18.07	22.31
1906.....	9.74	10.15	10.70	11.52	12.75	14.62	17.44	21.75
1907.....	9.08	9.49	10.03	10.85	12.07	13.96	16.80	21.13
1908.....	8.46	8.86	9.40	10.19	11.42	13.29	16.12	20.47
1909.....	7.85	8.26	8.79	9.56	10.78	12.64	15.45	19.78
1910.....	7.27	7.68	8.19	8.96	10.14	11.98	14.79	19.07
1911.....	6.72	7.12	7.63	8.36	9.53	11.34	14.10	18.35
1912.....	6.20	6.58	7.08	7.81	8.93	10.70	13.43	17.62
1913.....	5.69	6.07	6.56	7.26	8.34	10.08	12.75	16.88
1914.....	5.20	5.57	6.06	6.74	7.78	9.48	12.09	16.14
1915.....	4.74	5.10	5.58	6.24	7.24	8.88	11.43	15.40
1916.....	4.30	4.65	5.11	5.76	6.73	8.31	10.78	14.67
Prem.....	46.93	47.61	48.63	50.23	53.03	57.68	65.35	77.58
1917.....	2.88	3.12	3.47	4.00	4.79	6.05	8.04	11.06
Net Cost (not deducting cash value) end of								
5 years..	225	228	233	241	253	273	306	359
10 years..	435	442	452	467	491	....	....	....

Guaranteed cash value end of								
5 years..	165	163	162	160	159	160	161	164
10 years..	383	382	380	379	378	375	373	369

The above values are on policies issued in 1913 and 1908.

5 Year Term.

Prem.....	10.97	11.72	12.80	14.42	17.03	21.62	29.23	....
1913.....	1.73	1.83	1.99	2.25	2.72	3.61	5.12	....
1914.....	1.71	1.81	1.95	2.18	2.61	3.41	4.78	....
1915.....	1.70	1.79	1.92	2.14	2.51	3.22	4.47	....
1916.....	1.69	1.77	1.89	2.08	2.41	3.03	4.17	....
1917.....	1.67	1.75	1.86	2.04	2.32	2.87	3.88	....
Net cost								
5 years..	46	50	54	61	73	92	124	....

10 Year Term.

Prem.....	11.22	12.10	13.41	15.52	19.13	25.24	35.06	....
1916.....	1.79	1.77	1.91	2.11	2.45	3.11	4.26	....
1917.....	1.67	1.75	1.87	2.05	2.35	2.90	3.93	....

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

SCRANTON LIFE INSURANCE CO., SCRANTON, PA.

Reserve: American 3½%; Full Preliminary Term in Most States; Modified Preliminary Term in Others.

Annual Dividends (*After the FIFTH Year) Payable in 1918 per \$1,000 of Insurance.

*Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	21.35	24.22	27.93	32.80	39.31	48.17	60.34	77.20
1908.....	4.52	5.00	5.59	6.32	7.23	8.39	9.97	12.07
Prem.....	20.98	23.68	27.30	31.86	38.51	47.09	58.34	74.93
1909.....	3.98	4.27	4.73	5.11	5.10	6.91	7.46	9.12
1910.....	3.81	4.08	4.50	4.84	5.77	6.51	6.95	8.45
1911.....	3.64	3.89	4.27	4.97	5.44	6.11	6.44	7.78
Prem.....	18.58	21.20	24.66	29.23	35.41	43.90	55.61	71.90
1912.....	1.07	1.22	1.40	1.67	2.01	2.92	3.20	4.09

Net Cost (not deducting cash value) end of								
5 years..	75	87	103	124	153	193	248	325
10 years..	181	207	240	284	343	424	535	688

Guaranteed cash value end of								
5 years..	39	37	46	57	71	87	104	122
10 years..	74	91	113	139	169	201	235	269

The above values are on policies issued in 1913 and 1908.

20 Payment Life.

Prem.....	31.38	34.24	37.80	42.24	47.95	55.59	66.10	80.97
1908.....	5.59	5.95	6.39	6.94	7.63	8.61	10.01	12.01
Prem.....	30.70	33.53	37.01	41.39	47.06	54.63	65.00	79.70
1909.....	4.79	4.95	5.28	5.73	6.33	7.17	8.34	10.03
1910.....	4.44	4.66	4.96	5.37	5.92	6.69	7.77	9.32
1911.....	4.18	4.31	4.64	5.01	5.51	6.21	7.20	8.61
Prem.....	28.05	30.83	34.23	38.48	43.87	51.24	61.20	75.26
1912.....	1.27	1.38	1.54	1.74	1.91	2.34	2.83	....

Net Cost (not deducting cash value) end of								
5 years..	122	135	151	170	195	229	276	....
10 years..	278	304	336	377	428	497	591	725

Guaranteed cash value end of								
5 years..	63	70	79	90	102	114	125	137
10 years..	149	168	189	213	238	261	284	308

The above values are on policies issued in 1913 and 1908.

20 Year Endowment.

Prem.....	49.36	50.20	51.43	53.34	56.44	61.54	69.78	....
1908.....	5.67	6.11	6.66	7.40	8.38	9.72	11.58	....
1909.....	5.39	5.82	6.37	6.85	7.69	9.09	10.53	....
1910.....	5.11	5.53	6.06	6.30	7.00	8.46	9.48	....
1911.....	4.83	5.24	5.79	5.75	6.31	7.83	8.43	....
1912.....	4.59	4.95	5.50	5.20	5.62	7.20	7.38	....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

SCRANTON LIFE INSURANCE CO., SCRANTON, PA.—

(Continued).

20 Year Endowment.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Net Cost (not deducting cash value) end of								
5 years..	222	226	230	239	253	275	314	....
10 years..	452	458	467	482	507	551	622	....
Guaranteed cash value end of								
5 years..	156	155	153	152	151	151	152	....
10 years..	314	314	314	315	316	317	319	321

The above values are on policies issued in 1913 and 1908.

10 Year Term.

Prem.....	12.24	13.11	14.48	16.78	21.00	28.62	41.51	....
1908.....	3.33	3.66	4.18	5.04	6.64	9.51	14.37	....
Prem.....	13.56	14.84	16.58	19.17	23.48	30.89	43.07	....
1909.....	4.32	5.04	5.90	7.00	8.59	11.07	....	....
1910.....	3.09	4.69	5.52	6.57	8.00	10.36	....	....
Prem.....	12.06	12.81	13.98	15.94	19.53	26.07	....	....
1911.....	2.16	2.31	2.54	2.91	3.58	4.83	....	....
1912.....	1.83	1.96	2.16	2.48	3.06	4.12	....	....
1913.....	1.50	1.61	1.78	2.05	2.52	3.41	....	....
1914.....	1.17	1.26	1.40	1.62	2.01	2.70	....	....
1915.....	.84	.91	1.02	1.19	1.46	1.99	....	....
1916.....	.49	.54	.61	.70	.89	1.26	....	....
1917.....	.49	.54	.61	.70	.89	1.26	....	....

SECURITY MUTUAL LIFE INSURANCE CO., BINGHAMTON, N. Y.

Reserve: Since January 1, 1907, American 3%; Full Level Premium.

Annual Dividends Payable in 1918 per \$1,000 of Insurance.

Ordinary Life — General Class.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	21.34	24.23	27.91	32.81	39.30	48.23	60.42	77.39
1907.....	3.56	4.06	4.71	5.63	6.91	8.67	11.08	14.42
1908.....	3.40	3.86	4.45	5.31	6.49	8.17	10.47	13.70
1909.....	3.24	3.67	4.21	4.99	6.09	7.68	9.86	12.97
1910.....	3.09	3.48	3.98	4.68	5.70	7.19	9.27	12.23
Prem.....	20.14	22.85	26.35	30.94	37.08	45.45	56.83	72.53
1911.....	2.82	3.16	3.59	4.20	5.11	6.43	8.23	11.05
1912.....	2.68	2.98	3.38	3.93	4.75	5.97	7.74	10.24
1913.....	2.54	2.81	3.17	3.65	4.39	5.51	7.16	9.62

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**SECURITY MUTUAL LIFE INSURANCE CO.,
BINGHAMTON, N. Y:—(Continued).**

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1914.....	2.41	2.65	2.96	3.40	4.05	5.06	6.60	8.91
1915.....	2.29	2.49	2.77	3.14	3.71	4.63	6.04	8.21
1916.....	2.16	2.33	2.57	2.90	3.39	4.21	5.50	7.51
1917.....	2.04	2.18	2.39	2.68	3.07	3.80	4.97	6.83

Net Cost (net deducting cash value) end of

5 years..	89	108	118	139	167	204	254	323
10 years..	187	218	246	289	346	424	528	673

Guaranteed cash value end of

5 years..	86	46	58	74	92	113	136	169
10 years..	94	115	141	178	208	246	286	335

The above values are on policies issued in 1913 and 1908.

20 Payment Life — General Class.

Prem.....	31.58	34.51	38.04	42.49	48.17	55.82	66.29	81.22
1907.....	5.19	5.68	6.28	7.10	8.17	9.64	11.66	14.59
1908.....	4.87	5.32	5.88	6.63	7.66	9.07	11.03	13.90
1909.....	4.56	4.97	5.49	6.18	7.14	8.49	10.39	13.18
1910.....	4.25	4.63	5.11	5.75	6.64	7.93	9.75	12.45
Prem.....	30.12	32.87	36.22	40.38	45.73	52.87	62.68	76.60
1911.....	3.81	4.15	4.57	5.12	5.91	7.07	8.67	11.27
1912.....	3.53	3.83	4.21	4.70	5.44	6.52	8.13	10.54
1913.....	3.26	3.53	3.87	4.32	4.98	5.98	7.49	9.80
1914.....	3.00	3.24	3.54	3.93	4.53	5.46	6.83	9.06
1915.....	2.74	2.96	3.21	3.57	4.11	4.95	6.27	8.34
1916.....	2.50	2.67	2.91	3.22	3.68	4.44	5.67	7.61
1917.....	2.26	2.41	2.60	2.87	3.23	3.96	5.08	6.90

Net Cost (net deducting cash value) end of

5 years..	137	150	165	184	208	240	282	341
10 years..	281	307	339	379	428	494	584	709

Guaranteed cash value end of

5 years..	85	96	108	121	136	151	166	180
10 years..	204	226	251	278	307	333	357	377

The above values are on policies issued in 1913 and 1908.

20 Year Endowment — General Class.

Prem.....	49.52	50.28	51.42	53.22	56.17	61.10	69.10	82.55
1907.....	8.08	8.21	8.40	8.75	9.36	10.34	11.95	14.62
1908.....	7.47	7.59	7.79	8.12	8.73	9.71	11.30	13.94
1909.....	6.88	7.00	7.20	7.52	8.10	9.07	10.64	13.24
1910.....	6.30	6.42	6.62	6.93	7.50	8.44	9.98	12.52

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**SECURITY MUTUAL LIFE INSURANCE CO.,
BINGHAMTON, N. Y.—(Continued).**

20 Year Endowment.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	48.15	48.88	49.85	51.48	54.22	58.81	66.36	78.49
1911.....	5.61	5.72	5.90	6.19	6.70	7.59	9.05	11.37
1912.....	5.08	5.19	5.36	5.64	6.12	6.98	8.37	10.63
1913.....	4.57	4.68	4.84	5.10	5.56	6.37	7.71	9.89
1914.....	4.06	4.18	4.33	4.57	5.00	5.80	7.05	9.14
1915.....	3.58	3.69	3.85	4.08	4.47	5.20	6.42	8.41
1916.....	3.12	3.22	3.37	3.60	3.96	4.64	5.78	7.66
1917.....	2.67	2.78	2.91	3.18	3.47	4.08	5.15	6.94

Net Cost (not deducting cash value) end of

5 years..	224	226	230	237	249	268	300	350
10 years..	446	452	462	477	502	543	616	722

Guaranteed cash value end of

5 years..	175	175	176	177	179	181	185	190
10 years..	403	403	403	403	404	404	403	403

The above values are on policies issued in 1918 and 1908.

5 Year Term.

Prem.....	11.53	12.11	13.00	14.43	16.92	21.67	30.00	42.91
1913.....	.83	.88	.96	1.08	1.31	1.74	2.47	3.69
1914.....	.83	.87	.94	1.06	1.26	1.66	2.34	3.46
1915.....	.82	.86	.93	1.03	1.22	1.58	2.19	3.22
1916.....	.81	.85	.92	1.01	1.18	1.49	2.04	2.97
1917.....	.81	.84	.89	.99	1.13	1.40	1.89	2.73

Net Cost

5 years..	54	56	60	67	79	100	139	203
-----------	----	----	----	----	----	-----	-----	-----

10 Year Term.

Prem.....	11.79	12.51	13.63	15.54	19.01	25.32	35.98	53.39
1908.....	.88	.96	1.08	1.31	1.74	2.47	3.69	5.69
1909.....	.88	.95	1.07	1.28	1.68	2.37	3.51	5.36
1910.....	.87	.94	1.05	1.25	1.62	2.27	3.32	5.04
1911.....	.86	.93	1.03	1.21	1.55	2.15	3.13	4.73
1912.....	.85	.91	1.01	1.17	1.49	2.03	2.94	4.41
1913.....	.85	.90	.99	1.14	1.41	1.91	2.75	4.09
1914.....	.84	.89	.97	1.10	1.34	1.79	2.55	3.77
1915.....	.83	.88	.95	1.07	1.28	1.68	2.34	3.45
1916.....	.82	.86	.93	1.03	1.21	1.55	2.15	3.13
1917.....	.81	.85	.90	1.00	1.14	1.43	1.94	2.80

Net Cost

5 years..	55	58	63	72	89	118	163	240
10 years..	109	116	126	144	176	234	331	491

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**SECURITY MUTUAL LIFE INSURANCE CO.,
BINGHAMTON, N. Y.—(Continued).**

**Dividends on Full Paid Up Life Policies According to
Attained Ages During 1918 American 3%.**

Age	Age	Age	Age	Age	Age	Age
25 3.56	30 3.86	35 4.20	40 4.59	45 5.05	50 5.55	55 6.10
26 3.62	31 3.92	36 4.27	41 4.68	46 5.14	51 5.66	56 6.21
27 3.67	32 3.99	37 4.35	42 4.77	47 5.24	52 5.77	57 6.33
28 3.73	33 4.06	38 4.43	43 4.86	48 5.34	53 5.88	58 6.44
29 3.79	34 4.13	39 4.51	44 4.95	49 5.45	54 5.99	59 6.55

Ordinary Life — Total Abstinence Class.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	21.84	24.23	27.91	32.81	39.30	48.23	60.42	77.39
1907.....	3.96	4.48	5.18	6.18	7.62	9.64	12.45	16.40
1908.....	3.80	4.28	4.91	5.84	7.15	9.06	11.72	15.52
1909.....	3.64	4.09	4.66	5.51	6.73	8.53	11.06	14.72
1910.....	3.49	3.90	4.43	5.19	6.32	8.01	10.42	13.90
Prem.....	20.14	22.55	26.35	30.94	37.08	45.45	56.93	72.83
1911.....	3.22	3.58	4.04	4.71	5.73	7.25	9.48	12.72
1912.....	3.08	3.40	3.83	4.43	5.35	6.76	8.84	11.94
1913.....	2.94	3.23	3.62	4.15	4.98	6.27	8.22	11.15
1914.....	2.81	3.07	3.41	3.89	4.62	5.80	7.61	10.38
1915.....	2.69	2.91	3.21	3.63	4.27	5.34	7.01	9.61
1916.....	2.56	2.75	3.01	3.38	3.95	4.90	6.44	8.86
1917.....	2.44	2.60	2.83	3.16	3.62	4.47	5.87	8.12

Net Cost (not deducting cash value) end of

5 years..	87	100	116	136	164	200	250	316
10 years..	183	208	241	284	340	416	518	657

Guaranteed cash value end of

5 years..	36	46	58	74	92	113	136	160
10 years..	94	115	141	172	208	246	286	325

The above values are on policies issued in 1913 and 1908.

20 Payment Life — Total Abstinence Class.

Prem.....	31.58	34.51	38.04	42.49	48.17	55.82	66.29	81.22
1907.....	5.53	6.04	6.68	7.57	8.78	10.47	12.86	16.39
1908.....	5.22	5.69	6.28	7.10	8.29	9.89	12.21	15.65
1909.....	4.92	5.34	5.90	6.55	7.73	9.29	11.54	14.89
1910.....	4.61	5.01	5.52	6.22	7.22	8.71	10.87	14.11
Prem.....	30.12	32.87	36.22	40.38	45.73	52.87	62.68	76.60
1911.....	4.18	4.54	4.99	5.59	6.48	7.84	9.75	12.87
1912.....	3.90	4.22	4.63	5.17	6.01	7.27	9.18	12.09
1913.....	3.64	3.93	4.29	4.79	5.54	6.71	8.51	11.29
1914.....	3.38	3.64	3.97	4.40	5.08	6.17	7.87	10.50
1915.....	3.13	3.36	3.64	4.04	4.66	5.65	7.23	9.73
1916.....	2.89	3.08	3.34	3.70	4.23	5.12	6.60	8.94
1917.....	2.66	2.82	3.04	3.35	3.82	4.63	5.98	8.18

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**SECURITY MUTUAL LIFE INSURANCE CO.,
BINGHAMTON, N. Y.—(Continued).**

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Net Cost (not deducting cash value) end of								
5 years..	135	148	163	182	205	236	277	334
10 years..	277	303	335	374	423	487	573	694

Guaranteed cash value end of								
5 years..	85	96	108	121	136	151	166	190
10 years..	204	226	251	278	307	338	357	377

The above values are on policies issued in 1913 and 1908.

20 Year Endowment — Total Abstinence Class.

Prem.....	49.52	50.28	51.42	53.22	56.17	61.10	69.10	82.55
1907.....	8.32	8.48	8.70	9.12	9.86	11.07	13.05	16.32
1908.....	7.78	7.87	8.11	8.51	9.24	10.44	12.39	15.62
1909.....	7.16	7.30	7.54	7.92	8.62	9.80	11.72	14.89
1910.....	6.60	6.74	6.97	7.34	8.03	9.17	11.04	14.13
Prem.....	48.15	48.83	49.85	51.48	54.22	58.81	66.36	78.43
1911.....	5.92	6.05	6.27	6.61	7.23	8.31	10.09	12.94
1912.....	5.41	5.54	5.74	6.07	6.65	7.69	9.39	12.15
1913.....	4.91	5.04	5.23	5.54	6.09	7.07	8.71	11.37
1914.....	4.42	4.55	4.73	5.02	5.53	6.49	8.02	10.57
1915.....	3.95	4.07	4.26	4.54	5.00	5.88	7.36	9.79
1916.....	3.50	3.62	3.79	4.07	4.50	5.31	6.70	8.99
1917.....	3.06	3.19	3.34	3.60	4.01	4.74	6.04	8.22

Net Cost (not deducting cash value) end of								
5 years..	221	224	233	235	246	265	295	343
10 years..	443	449	456	473	497	536	600	707

Guaranteed cash value end of								
5 years..	175	175	176	177	179	181	185	190
10 years..	403	403	403	403	404	404	403	403

The above values are on policies issued in 1913 and 1908.

5 Year Term.

Prem.....	11.53	12.11	13.00	14.43	16.92	21.67	30.00	43.91
1913.....	1.25	1.32	1.44	1.62	1.97	2.61	3.71	5.53
1914.....	1.24	1.31	1.41	1.59	1.89	2.48	3.48	5.15
1915.....	1.23	1.29	1.39	1.54	1.82	2.35	3.25	4.77
1916.....	1.22	1.28	1.37	1.51	1.76	2.22	3.03	4.40
1917.....	1.21	1.26	1.34	1.48	1.69	2.09	2.82	4.05

Net Cost								
5 years..	52	54	58	64	75	97	134	196

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**SECURITY MUTUAL LIFE INSURANCE CO.,
BINGHAMTON, N. Y.—(Continued).**

10 Year Term.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	11.79	12.51	13.63	15.54	19.01	25.32	35.93	53.39
1908.....	1.32	1.44	1.62	1.97	2.61	3.71	5.53	8.52
1909.....	1.32	1.42	1.60	1.90	2.49	3.51	5.19	7.91
1910.....	1.30	1.40	1.56	1.85	2.38	3.33	4.86	7.35
1911.....	1.29	1.38	1.53	1.79	2.27	3.13	4.54	6.83
1912.....	1.27	1.36	1.50	1.73	2.17	2.95	4.24	6.36
1913.....	1.27	1.34	1.47	1.68	2.06	2.77	3.96	5.86
1914.....	1.25	1.33	1.44	1.62	1.96	2.60	3.67	5.41
1915.....	1.24	1.31	1.41	1.58	1.88	2.44	3.39	4.97
1916.....	1.23	1.29	1.38	1.53	1.79	2.27	3.13	4.54
1917.....	1.21	1.27	1.35	1.49	1.70	2.12	2.86	4.12
Net Cost								
5 years..	53	56	61	70	86	114	163	242
10 years..	105	112	121	138	169	224	313	472

SOUTHERN LIFE AND TRUST CO., GREENSBORO, N. C.

Reserve: American 3½% Full Preliminary Term Plan.

Annual Dividends Payable in 1918 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	20.55	23.40	27.15	32.15	38.85	48.00	60.70	78.35
1905.....	5.38	6.25	7.45	9.15	11.42	14.48	18.74	24.54
1906.....	5.23	6.04	7.16	8.78	10.96	13.90	18.67	23.78
1907.....	5.05	5.83	6.90	8.43	10.51	13.37	17.39	22.99
1908.....	4.89	5.63	6.64	8.09	10.08	12.83	16.73	22.19
1909.....	4.74	5.44	6.38	7.77	9.66	12.30	16.08	21.38
1910.....	4.60	5.25	6.15	7.46	9.25	11.78	15.43	20.59
1911.....	4.46	5.07	5.93	7.16	8.85	11.28	14.80	19.81
1912.....	4.32	4.89	5.72	6.87	8.46	10.78	14.16	19.03
1913.....	4.18	4.72	5.51	6.59	8.09	10.30	13.52	18.26
Prem.....	20.75	23.50	27.15	31.90	38.30	47.10	59.20	76.05
1914.....	4.37	4.76	5.33	6.04	7.07	8.65	11.01	14.52
1915.....	4.25	4.60	5.13	5.79	6.73	8.19	10.41	13.74
1916.....	4.12	4.46	4.95	5.55	6.40	7.75	9.82	12.98
1917.....	3.37	3.71	4.24	4.90	5.83	7.26	9.46	12.83
Net Cost (not deducting cash value) end of								
5 years..	87	99	115	136	164	202	253	323
10 years..	167	190	220	259	312	383	497	612
Guaranteed cash value end of								
5 years..	25	32	40	51	64	78	92	105
10 years..	74	92	114	141	172	204	237	268

The above values are on policies issued in 1913 and 1908.

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

SOUTHERN LIFE AND TRUST CO., GREENSBORO, N. C.

—(Continued).

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	29.15	32.15	35.90	40.65	46.75	55.00	66.20	83.00
1904.....	8.12	9.08	10.31	11.97	14.03	16.82	20.46	....
1905.....	7.78	8.70	9.87	11.46	13.47	16.21	19.82	....
1906.....	7.45	8.33	9.44	10.96	12.91	15.60	19.16	....
1907.....	7.13	7.97	9.02	10.48	12.37	14.98	18.49	....
1908.....	6.82	7.61	8.63	10.01	11.77	14.38	17.82	....
1909.....	6.50	7.29	8.25	9.55	11.26	13.81	17.17	....
1910.....	6.22	6.97	7.88	9.13	10.76	13.21	16.47	....
1911.....	5.95	6.66	7.52	8.72	10.27	12.62	15.78	....
1912.....	5.69	6.36	7.18	8.32	9.80	12.04	15.09	....
1913.....	5.44	6.07	6.85	7.93	9.34	11.48	14.42	....
Prem.....	29.50	32.35	35.90	40.40	46.20	54.00	64.60	79.00
1914.....	5.61	6.00	6.55	7.26	8.26	9.82	12.08	15.53
1915.....	5.37	5.73	6.23	6.90	7.81	9.28	11.43	14.74
1916.....	5.15	5.49	5.93	6.54	7.39	8.76	10.78	13.95
1917.....	4.00	4.43	4.90	5.57	6.46	7.85	9.91	13.10

Net Cost (not deducting cash value) end of								
5 years..	125	138	154	174	199	232	277	....
10 years..	240	264	294	331	379	441	526	....

Guaranteed cash value end of								
5 years..	61	69	78	87	98	108	116	122
10 years..	166	186	208	234	260	284	303	316

The above values are on policies issued in 1913 and 1908.

20 Year Endowment.

Prem.....	48.00	48.95	50.35	52.45	55.85	61.40	70.20	....
1905.....	12.78	13.12	13.63	14.33	15.50	17.53	....	....
1906.....	12.08	12.43	12.94	13.69	14.93	16.86	....	....
1907.....	11.42	11.77	12.28	13.03	14.26	16.20	....	....
1908.....	10.79	11.13	11.64	12.37	13.60	15.53	....	....
1909.....	10.14	10.52	11.01	11.71	12.93	14.89	....	....
1910.....	9.54	9.92	10.42	11.09	12.29	14.24	....	....
1911.....	8.99	9.35	9.85	10.51	11.68	13.60	....	....
1912.....	8.46	8.80	9.30	9.96	11.09	12.96	....	....
1913.....	7.94	8.28	8.77	9.48	10.52	12.32	14.94	....
Prem.....	48.15	48.90	50.05	51.30	54.75	59.65	67.70	80.55
1914.....	7.73	7.84	8.06	8.36	8.98	10.05	11.97	....
1915.....	7.24	7.35	7.56	7.85	8.43	9.44	11.28	....
1916.....	6.79	6.87	7.08	7.34	7.89	8.85	10.60	....
1917.....	5.10	5.29	5.61	6.01	6.68	7.78	9.63	....

Net Cost (not deducting cash value) end of								
5 years..	211	215	220	228	240	261	....	....
10 years..	403	410	419	434	458	497	....	....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

SOUTHERN LIFE AND TRUST CO., GREENSBORO, N. C.

—(Continued).

20 Year Endowment.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Guaranteed cash value end of								
5 years..	141	140	139	138	137	136	134	....
10 years..	367	366	364	363	361	357	352	....

The above values are on policies issued in 1913 and 1908.

5 Year Term.

Prem.....	10.69	11.23	12.06	13.38	15.69	20.09	27.81	....
1913.....	2.33	2.44	2.63	2.91	3.42	4.38	6.06	....
1914.....	2.27	2.89	2.57	2.85	3.34	4.27	5.91	....
1915.....	2.24	2.36	2.54	2.81	3.30	4.22	5.84	....
1916.....	2.23	2.33	2.50	2.78	3.26	4.17	5.77	....
1917.....	1.68	1.75	1.94	2.26	2.79	3.80	5.60	....
Net Cost								
5 years..	43	47	50	56	65	83	115	....

10 Year Term.

Prem.....	10.96	11.65	12.72	14.54	17.69	23.95	34.26	....
1913.....	2.43	2.60	2.86	3.29	4.11	5.59	8.15	....
1914.....	2.37	2.54	2.79	3.21	4.02	5.46	7.96	....
1915.....	2.32	2.48	2.72	3.13	3.92	5.33	7.77	....
1916.....	2.29	2.45	2.69	3.10	3.87	5.26	7.67	....
1917.....	1.69	1.86	2.12	2.51	3.37	4.82	7.39	....

Net Cost								
5 years..	45	48	53	60	64	98	140	....

STANDARD LIFE INSURANCE CO., DES MOINES, IA.

Reserve: Actuaries 4%; Modified Preliminary Term.

Annual Dividends Payable in 1918 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	18.40	21.10	24.65	29.30	35.60	44.05	55.30	70.65
1909.....	.30	.35	.40	.50	.60	.80	1.00	1.40
1910.....	.30	.35	.40	.45	.60	.75	.95	1.30
1911.....	.30	.35	.40	.45	.55	.75	.90	1.25
1912.....	.30	.35	.35	.45	.55	.65	.85	1.20
1913.....	.30	.35	.35	.40	.50	.65	.80	1.10
1914.....	.25	.30	.35	.40	.45	.60	.75	1.05
1915.....	.25	.30	.35	.35	.45	.55	.75	.95
1916.....	.25	.30	.30	.35	.40	.50	.65	.90

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

STANDARD LIFE INSURANCE CO., DES MOINES, IA.—
(Continued).

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Net Cost (not deducting cash value) end of 5 years..	83	96	113	135	165	203	254	323
Guaranteed cash value end of 5 years..	33	41	50	63	77	91	107	125

The above values are on policies issued in 1913.

20 Payment Life.

Prem.....	26.45	29.35	32.95	37.45	43.35	50.90	60.95	74.00
1909.....	.40	.45	.45	.50	.65	.80	1.05	1.40
1910.....	.40	.40	.45	.50	.60	.75	.95	1.30
1911.....	.35	.40	.40	.45	.60	.70	.90	1.25
1912.....	.35	.35	.40	.45	.55	.70	.85	1.20
1913.....	.30	.35	.40	.45	.50	.65	.80	1.10
1914.....	.30	.35	.35	.40	.50	.60	.75	1.05
1915.....	.30	.30	.35	.40	.45	.55	.70	.95
1916.....	.30	.30	.30	.35	.40	.50	.65	.90
Net Cost (not deducting cash value) end of 5 years..	123	137	154	176	203	237	282	343
Guaranteed cash value end of 5 years..	65	73	83	95	107	119	130	143

The above values are on policies issued in 1913.

20 Year Endowment.

Prem.....	45.35	46.15	47.30	49.15	52.20	57.00	64.25	75.55
1909.....	.55	.55	.60	.60	.70	.85	1.05	1.35
1910.....	.50	.50	.55	.60	.65	.80	1.00	1.30
1911.....	.45	.50	.50	.55	.60	.75	.95	1.25
1912.....	.45	.45	.45	.50	.60	.70	.90	1.20
1913.....	.40	.40	.45	.45	.55	.65	.85	1.10
1914.....	.35	.40	.40	.45	.50	.60	.80	1.05
1915.....	.35	.35	.35	.40	.45	.55	.75	.95
1916.....	.30	.30	.35	.35	.40	.50	.65	.90
Net Cost (not deducting cash value) end of 5 years..	216	220	225	233	247	267	299	347
Guaranteed cash value end of 5 years..	159	157	156	155	154	153	152	154

The above values are on policies issued in 1913.

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

STANDARD LIFE INSURANCE CO., DES MOINES, IA.—
(Continued).

10 Year Term.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	10.40	11.30	12.45	14.50	18.30	24.20	33.25	47.15
1909.....	.25	.30	.30	.40	.50	.60	.80	1.10
1910.....	.25	.30	.30	.40	.50	.60	.80	1.05
1911.....	.25	.30	.30	.35	.45	.55	.75	1.00
1912.....	.25	.25	.30	.35	.40	.55	.70	.95
1913.....	.25	.25	.30	.35	.40	.50	.65	.90
1914.....	.25	.25	.25	.30	.35	.45	.60	.85
1915.....	.20	.25	.25	.30	.35	.45	.60	.75
1916.....	.20	.25	.25	.30	.35	.40	.55	.75
Net Cost								
5 years..	45	49	54	63	81	107	148	212

SOUTHERN STATES LIFE INS. CO. OF ALABAMA,
ATLANTA, GA.

Reserve: American $3\frac{1}{2}\%$; Full Preliminary Term and
Modified Preliminary Term.

Annual Dividends Payable During Year beginning April 1,
1918, per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	21.34	24.18	27.88	32.76	39.36	48.89	60.82	78.09
1907.....	3.12	3.54	4.15	5.04	6.39	8.30	11.04	....
1908.....	3.06	3.44	4.01	4.85	6.15	8.00	10.67	14.47
1909.....	2.98	3.34	3.87	4.67	5.90	7.71	10.30	14.02
1910.....	2.89	3.23	3.74	4.49	5.67	7.40	9.92	13.57
1911.....	2.81	3.12	3.61	4.33	5.45	7.11	9.54	13.10
1912.....	2.73	3.03	3.49	4.17	5.25	6.82	9.16	12.62
1913.....	2.66	2.93	3.37	4.00	5.01	6.53	8.80	12.10
1914.....	2.66	2.98	3.37	4.00	5.01	6.53	8.80	12.10
Prem.....	20.14	22.85	26.35	30.84	37.08	45.45	56.93	72.83
1915.....	2.41	2.78	3.15	3.71	4.45	5.44	6.83	8.72
1916.....	2.21	2.50	2.89	3.40	4.08	4.99	6.26	8.00

20 Payment Life.

Prem.....	30.25	33.20	36.87	41.46	47.42	55.38	66.30	....
1907.....	4.32	4.75	5.33	6.22	7.41	9.13	11.65	....
1908.....	4.15	4.55	5.09	5.94	7.09	8.77	11.23	....
1909.....	3.98	4.35	4.87	5.66	6.77	8.42	10.81	....
1910.....	3.81	4.14	4.65	5.38	6.47	8.08	10.41	....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**SOUTHERN STATES LIFE INS. CO. OF ALABAMA,
ATLANTA, GA.—(Continued).**

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1911.....	3.05	3.97	4.45	5.14	6.19	7.74	10.03	....
1912.....	3.51	3.80	4.26	4.91	5.91	7.40	9.65	....
1913.....	3.36	3.63	4.07	4.68	5.64	7.06	9.20	....
1914.....	3.36	3.63	4.07	4.68	5.64	7.06	9.20	....
Prem.....	30.13	32.87	36.23	40.38	45.78	52.87	62.68	....
1915.....	3.24	3.41	3.72	4.20	4.92	5.93	7.32	....
1916.....	2.97	3.13	3.41	3.85	4.51	5.44	6.71	....

20 Year Endowment.

Prem.....	50.13	50.96	52.13	53.93	57.03	62.15	70.51	....
1907.....	5.31	5.66	6.17	6.87	7.92	9.48	11.90	....
1908.....	4.94	5.29	5.80	6.49	7.52	9.09	11.46	....
1909.....	4.56	4.91	5.42	6.09	7.12	8.69	11.03	....
1910.....	4.20	4.55	5.05	5.72	6.73	8.28	10.58	....
1911.....	3.88	4.23	4.72	5.38	6.38	7.89	10.14	....
1912.....	3.56	3.91	4.39	5.06	6.06	7.50	9.69	....
1913.....	3.26	3.60	4.08	4.73	5.68	7.12	9.25	....
1914.....	3.26	3.60	4.08	4.73	5.68	7.12	9.25	....
Prem.....	48.15	48.83	49.85	51.48	54.22	58.31	66.36	....
1915.....	3.12	3.51	3.96	4.56	5.18	6.00	7.14	....
1916.....	2.86	3.22	3.63	4.18	4.75	5.50	6.55	....

5 Year Term.

Prem.....	12.67	13.31	14.29	15.86	18.59	23.31	32.96	....
1913.....	1.42	1.42	1.46	1.67	2.14	3.23	5.25	....
1914.....	1.42	1.42	1.46	1.67	2.14	3.23	5.25	....
1915.....	1.42	1.42	1.46	1.67	2.14	3.23	5.25	....
1916.....	1.42	1.42	1.46	1.67	2.14	3.23	5.25	....

10 Year Term.

Prem.....	12.96	13.74	14.98	17.07	20.88	27.79	....	....
1907.....	1.48	1.49	1.60	1.90	2.60	4.03	....	....
1908.....	1.48	1.49	1.60	1.90	2.60	4.03	....	....
1909.....	1.48	1.49	1.60	1.90	2.60	4.03	....	....
1910.....	1.48	1.49	1.60	1.90	2.60	4.03	....	....
1911.....	1.48	1.49	1.60	1.90	2.60	4.03	....	....
1912.....	1.48	1.49	1.60	1.90	2.60	4.03	....	....
1913.....	1.48	1.49	1.60	1.90	2.60	4.03	....	....
1914.....	1.48	1.49	1.60	1.90	2.60	4.03	....	....
1915.....	1.48	1.49	1.60	1.90	2.60	4.03	....	....
1916.....	1.48	1.49	1.60	1.90	2.60	4.03	....	....

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

STATE LIFE INSURANCE CO., INDIANAPOLIS, IND.

Reserve: American 3%; Modified Preliminary Term.

Annual Dividends Paid in 1917 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	21.39	24.24	27.93	32.78	39.30	48.21	60.45	77.45
1907.....	4.02	4.57	5.30	6.33	7.82	9.87	12.78	16.75
1908.....	3.94	4.44	5.11	6.06	7.47	9.48	12.32	16.40
1909.....	3.87	4.32	4.98	5.80	7.13	9.07	11.88	15.98
1910.....	3.80	4.21	4.76	5.56	6.78	8.65	11.41	15.50
1911.....	3.74	4.10	4.60	5.32	6.45	8.22	10.91	14.97
1912.....	3.69	4.01	4.45	5.09	6.11	7.78	10.38	14.89
Prem.....	20.82	23.55	27.10	31.79	38.11	46.81	58.86	75.64
1913.....	3.32	3.58	3.95	4.48	5.32	6.74	9.01	12.56
1914.....	3.28	3.50	3.81	4.28	5.02	6.33	8.50	11.97
1915.....	3.25	3.43	3.69	4.09	4.74	5.92	7.97	11.34
1916.....	3.15	3.29	3.49	3.82	4.35	5.37	7.24	10.41

20 Payment Life.

Prem.....	31.59	34.53	38.09	42.48	48.09	55.54	65.77	80.31
1907.....	6.05	6.60	7.28	8.19	9.46	11.16	13.57	17.08
1908.....	5.69	6.19	6.82	7.67	8.88	10.59	13.05	16.69
1909.....	5.36	5.81	6.39	7.17	8.33	10.01	12.49	16.23
1910.....	5.04	5.45	5.97	6.69	7.79	9.44	11.92	15.72
1911.....	4.74	5.10	5.58	6.24	7.26	8.86	11.33	15.15
1912.....	4.48	4.80	5.21	5.81	6.75	8.28	10.71	14.53
Prem.....	31.18	33.90	37.20	41.30	46.65	53.75	63.58	77.55
1913.....	3.90	4.17	4.52	5.01	5.79	7.13	9.27	12.69
1914.....	3.66	3.88	4.18	4.62	5.33	6.58	8.67	12.06
1915.....	3.44	3.61	3.87	4.26	4.89	6.04	8.05	11.38
1916.....	3.23	3.37	3.58	3.92	4.46	5.51	7.43	10.68

20 Year Endowment.

Prem.....	50.27	50.83	51.77	53.43	56.43	61.74	70.77	85.64
1907.....	9.63	9.74	9.94	10.31	10.99	12.15	14.08	17.25
1908.....	8.99	9.09	9.27	9.61	10.30	11.50	13.51	16.84
1909.....	8.21	8.31	8.50	8.85	9.56	10.80	12.90	16.36
1910.....	7.47	7.58	7.77	8.13	8.83	10.11	12.27	15.83
1911.....	6.77	6.88	7.08	7.43	8.13	9.42	11.62	15.25
1912.....	6.11	6.23	6.43	6.78	7.46	8.74	10.95	14.62
Prem.....	48.64	49.26	50.20	51.72	54.39	58.83	66.21	78.16
1913.....	5.20	5.31	5.48	5.79	6.36	7.50	9.47	12.77
1914.....	4.61	4.71	4.89	5.19	5.75	6.85	8.82	12.11
1915.....	4.05	4.16	4.33	4.63	5.16	6.22	8.15	11.42
1916.....	3.53	3.63	3.80	4.09	4.60	5.60	7.48	10.70

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**STATE MUTUAL LIFE ASSURANCE COMPANY,
WORCESTER, MASS.**

Reserve: Full Level Premium; prior to 1901 Actuaries
4%; 1901 to December 31, 1907, American 3½%;
since American 3%.

Annual Dividends Payable in 1918 per \$1,000 of Insurance.

Ordinary Life.

Issue of Prem.....	Age at Issue							
	25	30	35	40	45	50	55	60
1898.....	20.20	23.30	27.30	32.60	39.70	49.20	61.90	79.10
1899.....	6.80	8.06	9.72	11.88	14.68	18.34	23.09	29.25
1899.....	6.66	7.86	9.47	11.59	14.31	17.92	22.62	28.75
1900.....	6.52	7.67	9.23	11.30	13.96	17.50	22.15	28.24
Prem.....	21.15	23.95	27.65	32.50	39.00	48.00	60.35	77.45
1901.....	7.14	8.08	9.43	11.24	13.66	17.03	21.54	27.26
1902.....	6.95	7.84	9.12	10.87	13.20	16.45	20.86	26.55
1903.....	6.78	7.63	8.83	10.50	12.73	15.89	20.17	25.83
1904.....	6.61	7.41	8.55	10.14	12.28	15.33	19.49	25.09
1905.....	6.44	7.20	8.28	9.79	11.84	14.78	18.81	24.32
1906.....	6.28	7.01	8.04	9.46	11.42	14.24	18.14	23.54
1907.....	6.13	6.81	7.79	9.13	10.99	13.71	17.47	22.72
Prem.....	20.60	23.40	26.90	31.60	37.90	46.40	58.10	74.30
1908.....	5.22	5.94	6.77	8.04	9.82	12.21	15.57	20.26
Prem.....	20.14	22.85	26.35	30.94	37.08	45.45	56.93	72.83
1909.....	4.59	5.18	5.96	7.04	8.57	10.74	13.75	18.00
1910.....	4.43	4.98	5.72	6.72	8.15	10.21	13.10	17.20
1911.....	4.28	4.79	5.48	6.41	7.74	9.70	12.47	16.42
1912.....	4.13	4.61	5.25	6.11	7.36	9.19	11.84	15.64
1913.....	3.98	4.43	5.02	5.82	6.97	8.70	11.21	14.86
1914.....	3.84	4.26	4.80	5.54	6.61	8.23	10.60	14.09
1915.....	3.71	4.09	4.59	5.28	6.28	7.76	10.01	13.34
1916.....	3.58	3.93	4.39	5.03	5.92	7.32	9.43	12.59
1917.....	3.45	3.77	4.20	4.78	5.59	6.88	8.85	11.85

Net Cost (not deducting cash value) end of								
5 years..	83	95	110	130	156	190	237	300
10 years..	166	189	219	258	309	377	469	594
20 years..	316	366	428	508	615	758	946	1200

Guaranteed cash value end of								
5 years..	40	49	62	77	96	117	139	168
10 years..	99	120	146	177	213	251	291	339
20 years..	193	235	282	332	384	434	483	539

The above values are on policies issued in 1913, 1908 and 1898.

20 Payment Life.

Prem.....	28.10	31.40	35.40	40.40	47.10	55.70	67.20	82.00
1898.....	9.02	10.21	11.61	13.26	15.43	17.88	20.95	24.58
1899.....	8.80	9.96	11.36	13.01	15.22	17.82	21.19	25.43
1900.....	8.59	9.71	11.09	12.75	14.99	17.68	21.27	25.90

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**STATE MUTUAL LIFE ASSURANCE COMPANY,
WORCESTER, MASS.—(Continued).**

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	30.05	33.00	36.60	41.20	47.10	55.00	65.80	81.10
1901.....	9.37	10.33	11.51	13.12	15.13	17.76	21.22	25.88
1902.....	9.07	9.98	11.12	12.68	14.66	17.29	20.81	25.65
1903.....	8.78	9.66	10.73	12.24	14.19	16.78	20.31	25.27
1904.....	8.49	9.33	10.36	11.82	13.70	16.27	19.78	24.79
1905.....	8.20	9.01	9.99	11.39	13.23	15.74	19.20	24.21
1906.....	7.95	8.70	9.64	10.98	12.75	15.21	18.61	23.57
1907.....	7.69	8.42	9.30	10.57	12.28	14.66	17.97	22.87
Prem.....	30.60	33.40	36.80	41.00	46.50	53.80	63.90	78.10
1908.....	6.94	7.61	8.45	9.53	11.12	13.24	16.27	20.53
Prem.....	29.90	32.65	36.00	40.17	45.53	52.70	62.55	76.52
1909.....	5.91	6.50	7.24	8.23	9.60	11.53	14.24	18.19
1910.....	5.60	6.14	6.84	7.77	9.08	10.93	13.56	17.41
1911.....	5.29	5.80	6.46	7.33	8.56	10.33	12.88	16.62
1912.....	4.99	5.47	6.09	6.90	8.06	9.75	12.20	15.83
1913.....	4.71	5.15	5.73	6.49	7.57	9.18	11.53	15.04
1914.....	4.43	4.85	5.38	6.08	7.09	8.61	10.87	14.25
1915.....	4.17	4.55	5.04	5.70	6.64	8.07	10.22	13.47
1916.....	3.91	4.26	4.71	5.33	6.20	7.53	9.58	12.69
1917.....	3.66	3.98	4.40	4.97	5.77	7.02	8.95	11.92

Net Cost (not deducting cash value) end of								
5 years..	129	141	156	174	196	225	264	318
10 years..	255	279	307	342	386	444	521	630
20 years..	454	507	570	648	749	879	1050	1281

Guaranteed cash value end of								
5 years..	89	99	111	125	140	155	169	184
10 years..	209	231	256	283	312	338	362	382
20 years..	416	469	526	587	648	707	762	812

The above values are on policies issued in 1913, 1908 and 1898.

20 Year Endowment.

Prem.....	48.60	49.60	51.00	53.20	57.00	62.80	71.70	....
1898.....	14.65	14.90	15.21	15.64	16.44	17.49	19.09	....
1899.....	14.25	14.54	14.93	15.47	16.46	17.82	19.94	....
1900.....	13.85	14.17	14.62	15.25	16.38	17.98	20.48	....
Prem.....	50.00	50.75	51.90	53.70	56.74	61.76	70.00	83.25
1901.....	14.43	14.70	15.16	15.79	16.82	18.44	21.01	25.04
1902.....	13.85	14.15	14.60	15.28	16.34	18.08	20.79	25.09
1903.....	13.29	13.59	14.05	14.74	15.86	17.64	20.46	24.91
1904.....	12.74	13.05	13.51	14.22	15.34	17.16	20.04	24.59
1905.....	12.21	12.51	12.98	13.68	14.83	16.65	19.53	24.12
1906.....	11.71	12.00	12.46	13.15	14.29	16.12	18.99	23.57

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

STATE MUTUAL LIFE ASSURANCE COMPANY.
WORCESTER, MASS.—(Continued).

20 Year Endowment.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1907.....	11.22	11.50	11.95	12.63	13.75	15.56	18.40	22.1
Prem.....	48.60	49.30	50.40	52.10	55.00	59.80	67.50	80.4
1908.....	9.99	10.26	10.70	11.34	12.44	14.12	16.62	20.4
Prem.....	47.52	48.25	49.32	51.03	53.84	58.52	66.15	78.4
1909.....	8.29	8.59	8.99	9.63	10.62	12.17	14.57	18.2
1910.....	7.69	7.99	8.39	9.01	9.99	11.50	13.87	17.1
1911.....	7.11	7.41	7.81	8.41	9.36	10.84	13.16	16.1
1912.....	6.55	6.85	7.24	7.83	8.75	10.19	12.45	15.4
1913.....	6.01	6.30	6.69	7.27	8.15	9.55	11.75	15.1
1914.....	5.48	5.78	6.16	6.72	7.57	8.92	11.05	14.3
1915.....	4.98	5.27	5.64	6.20	7.01	8.31	10.36	13.6
1916.....	4.49	4.78	5.15	5.69	6.47	7.71	9.69	12.7
1917.....	4.02	4.31	4.67	5.20	5.95	7.13	9.02	11.9
Net Cost (not deducting cash value) end of								
5 years..	213	216	219	225	236	253	281	31
10 years..	416	421	429	442	463	498	555	64
20 years..	808	822	840	871	923	1004	1130	...

Guaranteed cash value end of

5 years..	179	179	179	180	182	185	189	19
10 years..	408	408	407	408	409	409	408	40

The above values are on policies issued in 1913, 1908 and 1898.

5 Year Term.

Prem.....	11.40	12.05	13.00	14.50	16.90	21.30	28.65	40.7
1913.....	2.47	2.55	2.70	2.96	3.35	4.16	5.43	7.3
1914.....	2.46	2.54	2.68	2.93	3.30	4.07	5.27	7.2
1915.....	2.45	2.53	2.66	2.91	3.24	3.97	5.10	7.0
1916.....	2.44	2.52	2.65	2.88	3.19	3.87	4.93	6.7
1917.....	2.44	2.51	2.63	2.85	3.14	3.77	4.76	6.4

Net Cost

5 years..	45	48	52	59	69	87	118	160
-----------	----	----	----	----	----	----	-----	-----

10 Year Term.

Prem.....	11.60	12.35	13.50	15.35	18.55	24.10	33.35	....
1909.....	2.52	2.64	2.84	3.21	3.87	4.99	6.91	....
1910.....	2.52	2.62	2.82	3.17	3.79	4.86	6.69	....
1911.....	2.51	2.61	2.80	3.13	3.72	4.72	6.46	....
1912.....	2.50	2.60	2.78	3.09	3.64	4.59	6.24	....
1913.....	2.49	2.58	2.75	3.05	3.56	4.46	6.02	....
1914.....	2.48	2.57	2.73	3.01	3.48	4.32	5.79	....
1915.....	2.47	2.55	2.70	2.97	3.41	4.18	5.57	....
1916.....	2.46	2.54	2.68	2.93	3.33	4.05	5.34	....
1917.....	2.45	2.52	2.66	2.89	3.26	3.91	5.12	....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**STATE MUTUAL LIFE ASSURANCE COMPANY,
WORCESTER, MASS.—(Continued).**

10 Year Term.

Age of Insured at Cost	Age at Issue							
	25	30	35	40	45	50	55	60
5 years..	46	50	55	63	77	101	140	...
10 years..	95	101	111	127	153	200	276	...

**Dividends on Full Paid Up Life Policies According to
Attained Ages During 1918 American 3%.**

Age	Age	Age	Age	Age	Age	Age
5.78	80 6.20	35 6.70	40 7.29	45 7.97	50 8.75	55 9.66
5.85	81 6.29	36 6.81	41 7.41	46 8.11	51 8.93	56 9.85
5.94	82 6.39	37 6.92	42 7.54	47 8.26	52 9.11	57 10.05
6.02	83 6.49	38 7.04	43 7.68	48 8.42	53 9.28	58 10.26
6.11	84 6.59	39 7.16	44 7.82	49 8.59	54 9.47	59 10.45

**TOLEDO TRAVELERS LIFE INSURANCE COMPANY,
TOLEDO, OHIO.**

Reserve: American 3½%; Modified Preliminary Term.

Annual Dividends Payable in 1918 per \$1,000 of Insurance.

Ordinary Life.

	Age at Issue							
Issue of	25	30	35	40	45	50	55	60
Prem.....	18.42	20.89	24.12	28.41	34.20	42.16	53.13	68.41
1914.....	2.60	2.18	2.42	2.74	3.11	3.57	4.15	5.02
1915.....	1.77	1.95	2.16	2.41	2.74	3.09	3.56	4.31
1916.....	1.58	1.71	1.88	2.06	2.38	2.62	2.98	3.52
1917.....	1.36	1.44	1.56	1.71	1.97	2.09	2.32	2.60

20 Payment Life.

Prem.....	26.60	29.21	32.43	36.43	41.71	48.72	58.29	71.84
1914.....	2.12	2.29	2.53	2.85	3.21	3.65	4.19	5.06
1915.....	1.87	2.03	2.24	2.49	2.82	3.15	3.61	4.34
1916.....	1.65	1.77	1.93	2.13	2.42	2.67	3.01	3.61
1917.....	1.39	1.47	1.58	1.74	2.00	2.11	2.34	2.62

20 Year Endowment.

Prem.....	44.43	45.11	46.10	47.70	50.34	54.78	62.07	73.78
1914.....	2.38	2.52	2.72	3.00	3.31	3.72	4.24	5.08
1915.....	2.05	2.20	2.38	2.60	2.90	3.22	3.64	4.35
1916.....	1.75	1.88	2.03	2.21	2.49	2.70	3.05	3.62
1917.....	1.44	1.52	1.63	1.77	2.03	2.13	2.34	2.62

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

TOLEDO TRAVELERS LIFE INSURANCE COMPANY.
TOLEDO, OHIO—(Continued).

5 Year Term.

	Age at Issue							
Issue of	25	30	35	40	45	50	55	60
Premr.....	10.30	10.82	11.60	13.38	16.27	20.83	23.84	42.21
1914.....	1.19	1.25	1.35	1.56	1.87	2.27	2.80	3.70
1915.....	1.06	1.11	1.19	1.37	1.63	1.92	2.33	3.04
1916.....	.93	.98	1.04	1.16	1.37	1.57	1.90	2.38
1917.....	.81	.84	.89	.98	1.11	1.22	1.45	1.73

UNION CENTRAL LIFE INSURANCE COMPANY.
CINCINNATI, OHIO.

Reserve: Full Level Premium; prior to 1901 Actuaries 4%,
since American 3½%.

Annual Dividends Payable in 1918 per \$1,000 of Insurance.

Ordinary Life.

	Age at Issue							
Issue of	25	30	35	40	45	50	55	60
Prem.....	19.89	22.70	26.38	31.30	37.97	47.16	59.91	77.63
1898.....	6.32	7.65	9.51	12.01	15.40	20.19	26.75	35.78
1899.....	6.13	7.86	9.17	11.60	14.87	19.58	26.01	34.96
1900.....	5.98	7.11	8.82	11.20	14.34	18.88	25.31	34.16
1901.....	5.83	6.84	8.50	10.77	13.81	18.24	24.57	33.35
Prem.....	20.63	23.85	28.88	31.55	37.85	46.49	58.37	74.88
1902.....	6.57	7.66	9.18	11.39	14.45	18.68	24.50	32.27
1903.....	6.39	7.41	8.85	10.98	13.87	17.95	23.61	31.34
1904.....	6.20	7.18	8.52	10.50	13.31	17.23	22.72	30.37
1905.....	6.08	6.95	8.22	10.08	12.75	16.53	21.85	29.35
1906.....	5.86	6.74	7.93	9.68	12.22	15.85	20.98	28.31
1907.....	5.86	6.74	7.93	9.68	12.22	15.85	20.98	28.31
1908.....	5.69	6.53	7.66	9.29	11.71	15.17	20.14	27.28
1909.....	5.54	6.38	7.40	8.92	11.21	14.53	19.31	26.22
1910.....	5.39	6.14	7.15	8.58	10.74	13.91	18.50	25.18
1911.....	4.94	5.60	6.51	7.79	9.72	12.60	16.84	23.04
1912.....	4.80	5.43	6.28	7.48	9.28	12.01	16.06	22.04
1913.....	4.67	5.25	6.06	7.19	8.86	11.45	15.31	21.06
1914.....	4.54	5.10	5.86	6.90	8.46	10.90	14.57	20.09
Prem.....	19.12	21.63	24.89	29.20	35.08	42.99	53.96	69.99
1915.....	3.36	3.53	3.82	4.29	5.03	6.29	8.24	11.13
1916.....	3.27	3.41	3.66	4.07	4.73	5.87	7.69	10.43
1917.....	3.19	3.31	3.51	3.87	4.45	5.45	7.14	9.73

Net Cost (not deducting cash value) end of								
5 years..	81	.....	106	.....	149	.....	222	.....
10 years..	160	.....	203	.....	289	.....	431	.....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**UNION CENTRAL LIFE INSURANCE COMPANY,
CINCINNATI, OHIO—(Continued).**

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Guaranteed cash value end of								
5 years..	30	....	59	....	85	....	129	....
10 years..	84	....	130	....	187	....	276	....

The above values are on policies issued in 1913 and 1908.

20 Payment Life.

Prem.....	27.39	30.36	34.08	38.83	45.03	53.38	64.89	80.91
1898.....	7.91	9.06	10.59	12.52	14.91	18.10	22.40	28.34
1899.....	7.66	8.75	10.26	12.23	14.68	18.04	22.73	29.37.
1900.....	7.43	8.46	9.95	11.91	14.89	17.85	22.88	29.93
1901.....	7.22	8.15	9.61	11.58	14.03	17.58	22.73	30.15
Prem.....	29.17	31.99	35.50	39.89	45.53	53.19	63.62	78.35
1902.....	8.59	9.65	11.05	12.98	15.55	19.08	23.86	30.55
1903.....	8.25	9.26	10.60	12.46	14.97	18.42	23.26	30.11
1904.....	7.92	8.89	10.17	11.94	14.39	17.79	22.59	29.51
1905.....	7.61	8.53	9.74	11.44	13.81	17.14	21.88	28.78
1906.....	7.30	8.18	9.33	10.94	13.24	16.48	21.13	27.95
1907.....	7.30	8.18	9.33	10.94	13.24	16.48	21.13	27.95
1908.....	7.01	7.84	8.95	10.46	12.67	15.82	20.37	27.06
1909.....	6.74	7.52	8.57	10.01	12.11	15.16	19.59	26.14
1910.....	6.47	7.21	8.21	9.56	11.57	14.51	18.82	25.18
1911.....	5.78	6.44	7.33	8.55	10.37	13.07	17.06	23.05
1912.....	5.53	6.14	7.00	8.14	9.85	12.44	16.29	22.09
1913.....	5.29	5.87	6.67	7.76	9.36	11.83	15.52	21.13
1914.....	5.06	5.61	6.37	7.39	8.89	11.22	14.77	20.18
Prem.....	27.29	29.90	33.13	37.18	42.41	49.40	58.98	72.52
1915.....	3.55	3.73	4.02	4.47	5.19	6.42	8.32	11.15
1916.....	3.37	3.52	3.76	4.17	4.82	5.94	7.72	10.43
1917.....	3.20	3.32	3.52	3.88	4.46	5.46	7.13	9.72

Net Cost (not deducting cash value) end of								
5 years..	123	....	147	....	186	....	243	....
10 years..	238	....	287	....	360	....	481	....

Guaranteed cash value end of								
5 years..	72	....	95	....	124	....	156	....
10 years..	179	....	237	....	286	....	343	....

The above values are on policies issued in 1913 and 1908.

20 Year Endowment.

Prem.....	47.68	48.53	49.79	51.78	55.04	60.45	69.34	....
1898.....	12.70	13.00	13.42	13.98	14.81	16.25	18.92	....
1899.....	12.29	12.63	13.14	13.89	14.97	16.81	20.13	....
1900.....	11.88	12.26	12.85	13.72	14.96	17.12	20.91	....
1901.....	11.47	11.88	12.51	13.48	14.85	17.23	21.85	....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

UNION CENTRAL LIFE INSURANCE COMPANY.
CINCINNATI, OHIO—(Continued).

20 Year Endowment.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	48.28	49.01	50.12	51.88	54.79	59.68	67.66	....
1902.....	13.12	13.56	14.22	15.25	16.86	19.38	23.36	....
1903.....	12.46	12.90	13.57	14.63	16.29	18.89	22.99	....
1904.....	11.80	12.25	12.98	14.00	15.68	18.34	22.49	....
1905.....	11.18	11.63	12.31	13.37	15.07	17.73	21.90	....
1906.....	10.58	11.03	11.70	12.75	14.44	17.10	21.25	....
1907.....	10.58	11.03	11.70	12.75	14.44	17.10	21.25	....
1908.....	10.00	10.45	11.11	12.14	13.81	16.44	20.54	....
1909.....	9.44	9.89	10.54	11.55	13.18	15.77	19.81	....
1910.....	8.89	9.34	9.99	10.97	12.56	15.10	19.06	..
1911.....	7.65	8.08	8.71	9.63	11.13	13.53	17.27	....
1912.....	7.15	7.57	8.19	9.09	10.54	12.86	16.49	....
1913.....	6.67	7.08	7.70	8.57	9.96	12.21	15.71	....
1914.....	6.20	6.61	7.21	8.06	9.39	11.56	14.94	....
Prem.....	45.56	46.18	47.12	48.65	51.22	55.60	62.94	....
1915.....	3.98	4.13	4.35	4.74	5.39	6.55	8.39	....
1916.....	3.60	3.72	3.93	4.30	4.92	5.99	7.76	....
1917.....	3.22	3.34	3.54	3.90	4.47	5.46	7.18	....
Net Cost (not deducting cash value) end of								
5 years..	213	....	217	....	230	....	267	....
10 years..	411	....	420	....	445	....	519	....

Guaranteed cash value end of

5 years..	167	....	167	....	170	....	177	....
10 years..	391	....	390	....	392	....	398	....

The above values are on policies issued in 1913 and 1908.

5 Year Term.

Prem.....	11.54	12.08	12.91	14.23	16.54	20.94	28.66	41.55
1913.....	2.79	3.02	3.38	3.93	4.95	6.87	10.18	15.68
1914.....	2.77	2.99	3.32	3.84	4.77	6.55	9.64	14.80
1915.....	3.13	3.18	3.33	3.61	4.21	5.44	7.53	11.07
1916.....	3.14	3.18	3.32	3.58	4.14	5.29	7.33	10.68
1917.....	3.15	3.18	3.31	3.56	4.06	5.15	7.11	10.38

10 Year Term.

Prem.....	11.79	12.45	13.49	15.25	18.47	24.30	34.15	50.29
1908.....	3.60	3.98	4.57	5.65	7.66	11.15	16.97	26.50
1909.....	3.56	3.91	4.46	5.44	7.29	10.53	15.94	24.56
1910.....	3.52	3.85	4.37	5.29	6.96	9.97	15.01	22.21
1911.....	2.88	3.16	3.58	4.30	5.66	8.11	12.21	18.66
1912.....	2.86	3.11	3.52	4.18	5.43	7.71	11.56	17.81
1913.....	2.83	3.06	3.46	4.06	5.23	7.36	10.97	16.86

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**UNION CENTRAL LIFE INSURANCE COMPANY,
CINCINNATI, OHIO—(Continued).**

10 Year Term.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1914.....	2.81	3.05	3.40	3.99	5.05	7.04	10.43	16.05
1915.....	3.17	3.24	3.41	3.76	4.49	5.93	8.37	12.32
1916.....	3.18	3.24	3.40	3.73	4.42	5.78	8.12	11.93
1917.....	3.19	3.24	3.39	3.71	4.36	5.64	7.90	11.58

**Dividends on Full Paid Up Life Policies According to
Attained Ages During 1918 American 3½%.**

Age	Age	Age	Age	Age	Age	Age	Age
15 5.89	30 6.24	35 6.67	40 7.20	45 7.86	50 8.72	55 9.85	
20 5.95	31 6.32	36 6.77	41 7.32	46 8.02	51 8.93	56 10.10	
27 6.02	32 6.40	37 6.86	42 7.45	47 8.18	52 9.15	57 10.37	
28 6.09	33 6.49	38 6.97	43 7.58	48 8.35	53 9.36	58 10.64	
29 6.17	34 6.57	39 7.09	44 7.72	49 8.53	54 9.60	59 10.92	

**UNION MUTUAL LIFE INSURANCE CO.,
PORTLAND, ME.**

**Reserve: Full Level Premium; prior to 1901 Actuaries 4%;
since American 3½%.**

Annual Dividends Payable in 1918 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	21.11	23.95	27.62	32.43	38.86	47.63	59.66	76.33
1908.....	3.48	3.82	4.45	5.27	6.52	8.33	10.94	14.69
1909.....	3.34	3.72	4.24	4.97	6.14	7.83	10.31	13.92
1910.....	3.23	3.55	4.03	4.70	5.76	7.35	9.71	13.15
Prem.....	20.22	22.95	26.46	31.07	37.23	45.63	57.15	73.12
1911.....	3.06	3.36	3.78	4.38	5.32	6.79	8.97	12.23
1912.....	2.94	3.20	3.58	4.12	4.98	6.33	8.37	11.48
1913.....	2.82	3.06	3.41	3.89	4.65	5.89	7.80	10.73
1914.....	2.71	2.92	3.22	3.66	4.34	5.45	7.24	10.00
1915.....	2.61	2.79	3.06	3.44	4.03	5.05	6.69	9.28
1916.....	2.51	2.65	2.89	3.23	3.75	4.64	6.15	8.58
1917.....	2.40	2.53	2.73	3.03	3.48	4.26	5.64	7.89

20 Payment Life.

Prem.....	30.95	33.83	37.35	41.74	47.39	54.95	65.34	80.05
1908.....	4.56	4.95	5.47	6.19	7.26	8.82	11.11	14.56
1909.....	4.32	4.68	5.15	5.80	6.81	8.30	10.51	13.86
1910.....	4.06	4.40	4.84	5.44	6.37	7.79	9.91	13.14

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**UNION MUTUAL LIFE INSURANCE CO.,
PORTLAND, ME.—(Continued).**

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	30.24	33.01	36.37	40.55	45.91	53.08	62.93	76.9
1911.....	3.79	4.10	4.49	5.02	5.88	7.20	9.18	12.2
1912.....	3.56	3.84	4.20	4.68	5.47	6.70	8.59	11.5
1918.....	3.35	3.59	3.92	4.36	5.06	6.20	7.99	10.7
1914.....	3.13	3.35	3.64	4.04	4.67	5.72	7.41	10.6
1915.....	2.94	3.12	3.38	3.74	4.29	5.25	6.83	9.3
1916.....	2.73	2.89	3.12	3.44	3.94	4.81	6.26	8.6
1917.....	2.54	2.69	2.88	3.16	3.59	4.37	5.70	7.9

20 Year Endowment.

Prem.....	49.11	49.92	51.11	52.97	56.00	60.99	69.09	81.9
1908.....	6.52	6.66	6.88	7.28	8.01	9.23	11.22	14.4
1909.....	6.06	6.19	6.41	6.80	7.51	8.70	10.65	13.8
1910.....	5.61	5.74	5.96	6.32	7.00	8.16	10.06	13.1
Prem.....	48.35	49.03	50.06	51.70	54.44	59.05	66.63	78.9
1911.....	5.14	5.26	5.46	5.78	6.42	7.51	9.34	12.2
1912.....	4.72	4.83	5.03	5.35	5.94	6.98	8.72	11.5
1913.....	4.31	4.42	4.63	4.91	5.46	6.45	8.12	10.8
1914.....	3.92	4.02	4.20	4.49	5.00	5.93	7.52	10.1
1915.....	3.54	3.64	3.81	4.08	4.55	5.42	6.92	9.3
1916.....	3.16	3.27	3.44	3.69	4.12	4.93	6.34	8.6
1917.....	2.81	2.92	3.06	3.31	3.71	4.44	5.76	7.9

5 Year Term.

Prem.....	11.68	12.37	13.37	14.93	17.55	22.37	30.66	44.31
1913.....	2.37	2.51	2.73	3.09	3.72	4.92	6.97	....
1914.....	2.35	2.48	2.68	3.01	3.57	4.66	6.51	9.60
1915.....	2.34	2.45	2.63	2.94	3.45	4.42	6.11	....
1916.....	2.32	2.42	2.60	2.87	3.33	4.20	5.73	....
1917.....	2.31	2.40	2.57	2.82	3.22	3.99	5.38	....

10 Year Term.

Prem.....	11.93	12.73	13.96	15.96	19.50	25.76	36.19	....
1913.....	2.38	2.52	2.76	3.14	3.82	5.06	....	....
1914.....	2.36	2.50	2.72	3.05	3.65	4.79	6.70	....
1915.....	2.34	2.47	2.66	2.97	3.51	4.53	6.27	....
1916.....	2.32	2.42	2.62	2.90	3.39	4.27	5.85	....
1917.....	2.31	2.41	2.58	2.83	3.26	4.05	5.48	....

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium

**VOLUNTEER STATE LIFE INSURANCE CO.,
CHATTANOOGA, TENN.**

Deferred Dividends Payable in 1918 per \$1,000 of Insurance.

Dividend Period.

Whole Life.

Age at Issue	5 Year			
	3½%		4%	
	1st Period.		2nd Period.	
	Pr.	Div.	Pr.	Div.
25.....	20.30	9.35	19.94	13.47
35.....	26.84	11.12	26.10	15.07
45.....	38.04	13.20	37.25	22.55
55.....	58.86	21.60	57.58	40.19

Twenty Payment Life.

25.....	29.86	12.73	27.64	16.08
35.....	36.43	14.04	34.57	19.06
45.....	46.86	18.05	45.83	28.35
55.....	65.25	27.80	64.85	49.01

Twenty Year Endowment.

25.....	48.51	16.75	46.86	29.77
35.....	50.75	17.26	49.12	28.47
45.....	55.96	18.45	54.88	32.63
55.....	69.20	27.18	68.80	48.77

**WEST COAST-SAN FRANCISCO LIFE INSURANCE CO.,
SAN FRANCISCO, CAL.**

Reserve: American 3½%; Full Preliminary term, select and ultimate, and full level premium.

Annual Dividends Payable in 1918 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	21.45	24.35	28.15	32.95	39.50	48.45	60.70	77.65
1906.....	3.85	4.55	5.55	6.70	8.45	10.85	14.10	18.65
1907.....	3.85	4.55	5.55	6.70	8.45	10.85	14.10	18.65
Prem.....	21.15	23.90	27.65	32.45	38.85	47.95	60.00	77.90
1906.....	3.55	4.10	5.05	6.20	7.80	10.30	13.35	18.20
1909.....	3.40	3.95	4.80	5.85	7.35	9.75	12.75	17.60

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

WEST COAST-SAN FRANCISCO LIFE INSURANCE CO
SAN FRANCISCO, CAL.—(Continued).

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1910.....	3.25	3.70	4.55	5.50	6.90	9.20	12.15	16.00
1911.....	3.20	3.55	4.25	5.15	6.40	8.65	11.45	16.00
1912.....	3.20	3.45	4.00	4.80	5.95	8.05	10.75	15.00
1913.....	3.20	3.45	3.80	4.45	5.50	7.45	10.00	14.00
1914.....	6.20	6.55	7.15	8.00	9.45	12.05	16.25	23.10

20 Payment Life.

Prem.....	30.45	33.35	37.10	41.70	47.50	55.45	66.00	81.30
1906.....	5.25	5.90	6.90	8.10	9.75	12.10	15.15	20.00
1907.....	5.25	5.90	6.90	8.10	9.75	12.10	15.15	20.00
Prem.....	29.95	32.85	36.60	41.20	47.00	54.95	65.50	80.80
1908.....	4.75	5.40	6.40	7.60	9.20	11.55	14.60	19.40
1909.....	4.35	4.95	5.85	7.00	8.50	10.85	13.90	18.80
1910.....	3.95	4.50	5.35	6.45	7.85	10.15	13.15	18.00
1911.....	3.65	4.10	4.90	5.85	7.20	9.40	12.40	17.20
1912.....	3.60	3.90	4.40	5.30	6.55	8.65	11.55	16.40
1913.....	3.60	3.85	4.15	4.80	5.90	7.95	10.75	15.40
1914.....	6.65	7.10	7.65	8.50	9.85	12.35	16.45	....

20 Year Endowment.

Prem.....	48.40	49.15	50.25	52.00	54.80	59.80	67.80	....
1906.....	7.20	7.25	7.45	8.10	8.95	10.45	13.15	....
1907.....	6.75	6.80	7.10	7.80	8.70	10.45	13.15	....
1908.....	6.25	6.35	6.65	7.45	8.50	10.40	13.15	....
1909.....	5.80	5.90	6.25	7.05	8.15	10.15	13.05	....
1910.....	5.40	5.55	5.85	6.65	7.85	9.90	12.90	....
1911.....	5.05	5.20	5.55	6.35	7.50	9.60	12.75	....
1912.....	4.75	4.85	5.20	6.05	7.20	9.35	12.55	....
1913.....	4.40	4.55	4.80	5.25	6.40	8.50	11.65	....
1914.....	7.75	8.00	8.45	9.10	10.80	12.60	16.55	....

**Dividends on Full Paid Up Life Policies According to
Attained Ages During 1918 American 3½%.**

Age	Age	Age	Age	Age	Age
30 3.90	35 4.20	40 4.60	45 5.10	50 5.65	55 6.35
31 3.95	36 4.30	41 4.70	46 5.20	51 5.80	56 6.50
32 4.00	37 4.40	42 4.80	47 5.30	52 5.90	57 6.65
33 4.10	38 4.45	43 4.90	48 5.40	53 6.05	58 6.80
34 4.15	39 4.50	44 5.00	49 5.50	54 6.20	59 6.95

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**THE WISCONSIN LIFE INSURANCE CO.,
MADISON, WIS.**

Reserve: Since 1902 Modified Preliminary Term (Illinois Standard), American 3½%.

Annual Dividends Payable in 1918 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem. 1st yr.	20.50	23.25	26.80	31.50	37.75	46.30	58.00	72.20
Pr. sub. yrs..	17.20	19.64	22.83	27.07	32.79	40.66	51.49	66.58
1911.....	2.19	2.40	2.70	3.14	3.85	4.97	6.68	9.26
1912.....	2.10	2.28	2.55	2.93	3.57	4.59	6.18	8.62
1913.....	2.01	2.17	2.40	2.74	3.29	4.22	5.69	7.99
1914.....	1.93	2.07	2.27	2.56	3.08	3.87	5.28	7.38
1915.....	1.84	1.96	2.12	2.38	2.78	3.53	4.76	6.77
1916.....	1.76	1.86	2.00	2.21	2.56	3.20	4.32	6.18

20 Payment Life.

Prem. 1st yr.	30.30	33.10	36.60	40.90	46.40	53.70	63.90	78.20
Pr. sub. yrs..	26.31	28.91	32.10	36.08	41.21	48.08	57.33	70.49
1911.....	2.65	2.85	3.14	3.55	4.21	5.24	6.82	9.27
1912.....	2.47	2.64	2.92	3.27	3.86	4.82	6.32	8.65
1913.....	2.30	2.46	2.68	3.00	3.53	4.41	5.81	8.02
1914.....	2.13	2.28	2.48	2.75	3.21	4.01	5.30	7.40
1915.....	1.98	2.10	2.26	2.51	2.90	3.62	4.83	6.79
1916.....	1.84	1.93	2.06	2.27	2.61	3.25	4.36	6.19

20 Year Endowment.

Prem. 1st yr.	48.00	48.70	49.90	51.70	54.70	59.50	67.50	80.10
Pr. sub. yrs..	44.78	45.36	46.23	47.67	50.11	54.29	61.23	72.49
1911.....	3.74	3.81	3.95	4.18	4.66	5.50	6.93	9.28
1912.....	3.39	3.46	3.59	3.81	4.25	5.04	6.42	8.66
1913.....	3.05	3.12	3.24	3.46	3.85	4.60	5.89	8.04
1914.....	2.72	2.79	2.91	3.10	3.46	4.18	5.40	7.43
1915.....	2.42	2.47	2.59	2.77	3.09	3.74	4.88	6.81
1916.....	2.12	2.18	2.27	2.44	2.73	3.32	4.39	6.20

5 Year Term.

Prem.....	10.30	10.80	11.61	12.88	15.10	19.34	26.78	....
1913.....	.90	.92	.96	1.05	1.18	1.48	1.90	....
1914.....	.90	.90	.95	1.03	1.15	1.38	1.81	....
1915.....	.89	.90	.94	1.01	1.12	1.33	1.71	....
1916.....	.88	.89	.93	.99	1.10	1.28	1.61	....

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**THE WISCONSIN LIFE INSURANCE CO.,
MADISON, WIS.—(Continued).**

10 Year Term.

Issue of Prem.....	Age at Issue							60
	25	30	35	40	45	50	55	
1911.....	10.53	11.17	12.17	13.37	16.97	22.58	32.07	....
1912.....	.94	.99	1.12	1.30	1.65	2.28	3.31	....
1913.....	.93	.99	1.10	1.26	1.57	2.15	3.08	....
1914.....	.92	.98	1.08	1.22	1.50	2.01	2.87	....
1915.....	.90	.97	1.05	1.18	1.43	1.89	2.66	....
1916.....	.89	.95	1.02	1.15	1.37	1.77	2.47	....
1917.....	.89	.94	1.00	1.12	1.30	1.66	2.28	....

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

CANADIAN COMPANIES

CANADA LIFE ASSURANCE CO., TORONTO, ONT.

Reserve: Net Level Premium; Hm 3%.

Annual Dividends Payable in 1918 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	21.45	24.35	28.10	32.90	39.55	48.30	60.05	76.05
1914.....	4.27	4.64	5.20	5.94	7.24	9.06	11.63	15.40
Prem.....	21.25	24.20	27.90	32.65	38.90	47.05	57.95	72.65
1915.....	3.92	4.33	4.81	5.46	6.39	7.66	9.49	12.20
1916.....	3.75	4.13	4.58	5.19	6.06	7.26	9.04	11.63
1917.....	3.59	3.91	4.33	4.91	5.72	6.88	8.57	11.07

20 Payment Life.

Prem.....	31.65	34.70	38.15	42.55	48.20	55.40	65.05	....
1914.....	5.64	6.05	6.42	7.00	8.13	9.48	11.47	....
Prem.....	30.55	33.60	37.25	41.65	47.20	54.25	63.60	....
1915.....	4.45	4.84	5.36	5.95	6.87	8.05	9.79	....
1916.....	4.14	4.49	4.97	5.54	6.43	7.56	9.22	....
1917.....	3.86	4.19	4.60	5.17	5.96	7.06	8.69	....

20 Year Endowment.

Prem.....	49.95	50.85	52.05	53.60	56.70	61.25	68.45	....
1914.....	7.44	7.70	7.95	8.26	8.90	9.85	11.44	....
Prem.....	48.90	49.70	50.95	52.55	55.80	60.35	67.45	....
1915.....	6.06	6.22	6.54	6.96	7.60	8.55	10.05	....
1916.....	5.49	5.70	5.99	6.39	7.04	7.97	9.44	....
1917.....	5.03	5.21	5.43	5.85	6.49	7.39	8.86	....

Quinquennial and Deferred Dividends Payable in 1918, and Annual Premiums per \$1,000 of Insurance.

Dividend Period.

Whole Life.

Age at Issue	5 Year					
	1st Period.		2d Period.		3d Period.	
	Pr.	Div.	Pr.	Div.	Pr.	Div.
25.....	21.45	23.63	21.45	29.38	21.30	33.71
35.....	28.10	28.67	28.10	36.26	27.95	42.87
45.....	39.55	39.88	39.55	50.40	38.85	56.04
55.....	60.05	64.37	60.05	79.33	58.10	81.13

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

CANADA LIFE ASSURANCE CO., TORONTO, ONT.—
(Continued).

Twenty Payment Life.

Age at Issue	5 Year					
	1st Period.		2d Period.		3d Period.	
	Pr.	Div.	Pr.	Div.	Pr.	Div.
25.....	31.65	30.53	31.65	40.62	30.00	42.35
35.....	38.15	34.79	38.15	46.77	36.95	52.73
45.....	48.20	44.06	48.20	58.46	46.95	66.18
55.....	65.05	62.95	65.05	80.40	63.65	89.01

Twenty Year Endowment.

25.....	49.95	39.39	49.95	56.98	48.50	68.50
35.....	52.05	42.41	52.05	60.12	50.55	71.36
45.....	56.70	47.72	56.70	65.72	55.05	75.99
55.....	68.45	62.42	68.45	81.39	66.40	89.20

CONFEDERATION LIFE ASSOCIATION, TORONTO, CAN.

Reserve: Net Level Premium; On (5) prior to 1895 4%,
from 1896-1899, inclusive, 3½%; since 3%.

Annual Dividends Payable in 1918 per \$1,000 of Insurance.

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
Prem.....	21.30	24.25	27.95	32.60	38.85	47.05	58.10	73.20
1911.....	3.80	4.20	4.65	5.15	5.75	6.55	7.55	9.00
1912.....	3.55	3.90	4.30	4.70	5.25	5.95	6.90	8.25
1913.....	3.35	3.60	3.95	4.30	4.80	5.40	6.25	7.55
1914.....	3.15	3.35	3.65	3.95	4.35	4.85	5.65	6.85
1915.....	2.95	3.10	3.35	3.60	3.95	4.35	5.10	6.15
1916.....	2.80	2.90	3.05	3.30	3.55	3.90	4.55	5.45

20 Payment Life.

Prem.....	30.00	33.25	36.95	41.35	46.95	54.10	63.65	....
1911.....	4.00	4.45	4.90	5.35	6.05	6.90	7.80	....
1912.....	3.50	3.95	4.35	4.75	5.35	6.10	7.00	....
1913.....	3.00	3.45	3.80	4.20	4.70	5.35	6.20	....
1914.....	2.55	2.95	3.30	3.70	4.10	4.70	5.45	....
1915.....	2.15	2.50	2.85	3.20	3.55	4.05	4.75	....
1916.....	1.80	2.10	2.40	2.75	3.05	3.45	4.05	....

20 Year Endowment.

Prem.....	48.50	49.40	50.55	52.25	55.05	59.45	66.40	....
1911.....	6.45	6.50	6.60	6.75	6.85	7.10	7.35	....
1912.....	5.60	5.65	5.75	5.85	5.95	6.20	6.45	....
1913.....	4.75	4.80	4.90	5.00	5.10	5.35	5.60	....
1914.....	3.95	4.00	4.10	4.20	4.30	4.55	4.80	....
1915.....	3.20	3.25	3.35	3.45	3.55	3.80	4.05	....
1916.....	2.50	2.55	2.65	2.75	2.85	3.05	3.30	....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

CONFEDERATION LIFE ASSOCIATION, TORONTO, CAN.
—(Continued).

**Deferred Dividends Payable in 1918, and Annual Premiums
per \$1,000 of Insurance.**

Whole Life.

Age at Issue.	5 Year.						15 Year. Pr. Div.	20 Year. Pr. Div.
	1st Period.		2d Period.		3d Period.			
25..	21.30	17.35	21.30	28.85	21.30	36.40	.....	19.50 131.69
35..	27.95	20.70	27.95	35.50	27.95	46.20	.....	26.10 172.45
45..	38.85	25.25	38.85	45.15	38.85	59.25	.....	37.10 236.85
55..	58.10	34.80	58.10	62.15	58.10	80.80	.....	

Twenty Payment Life.

	Pr.	Div.	Pr.	Div.	Pr.	Div.	Pr.	Div.	Pr.	Div.
25..	30.00	15.90	30.00	32.80	30.00	48.05	.....	26.50	139.11	
35..	36.95	19.95	36.95	40.80	36.95	59.30	.....	33.50	188.16	
45..	46.95	25.05	46.95	50.65	46.95	72.40	.....	43.90	255.51	
55..	63.65	34.30	63.65	65.90	63.65	91.30	.....			

Twenty Year Endowment.

	Pr.	Div.	Pr.	Div.	Pr.	Div.	Pr.	Div.	Pr.	Div.
25..	48.50	24.05	48.50	54.05	48.50	83.45	.....	45.30	271.91	
35..	50.55	25.30	50.55	55.85	50.55	85.35	.....	47.50	282.28	
45..	55.05	26.90	55.05	58.15	55.05	87.60	.....	52.00	295.19	
55..	66.40	31.40	66.40	64.40	66.40	94.00	.....			

**CROWN LIFE INSURANCE COMPANY,
TORONTO, ONT.**

**Reserve: Actuaries Hm Table and 3½% Reduced
Government Standard.**

**Deferred Dividends Payable in 1918, and Annual Premiums
per \$1,000 of Insurance.**

Dividend Period.

Whole Life.

Age at Issue.	5 Year.		Age at Issue.	15 Year.	
	1st Period.	Pr. Div.		Pr.	Div.
24.....	20.75	14.40			
36.....	28.80	17.95			
47.....	41.85	23.85	44.....	36.85	77.00
53.....	53.20	29.15	54.....	55.75	113.00

Twenty Payment Life.

	Pr.	Div.
24.....	29.45	14.45
36.....	37.75	18.63
43.....	44.55	22.35

Twenty Year Endowment.

	Pr.	Div.		Pr.	Div.
35.....	50.55	18.70			
48.....	57.00	19.75	48.....	56.20	94.00

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

DOMINION LIFE INSURANCE CO., WATERLOO, ONT.

Reserve: Actuaries Hm $3\frac{1}{2}\%$ prior to January 1, 1910;
since Om (5) 3% .

The dividend illustrations of this company had not been received when this volume went to press. Information available will be furnished on request.

EXCELSIOR LIFE INSURANCE CO., TORONTO, ONT.

Deferred Dividends Payable in 1918, and Annual Premiums per \$1,000 of Insurance.

Dividend Period.

Whole Life.

Age at Issue.	5 Year 1st Period.		10 Year.		20 Year.	
	Pr.	Div.	Pr.	Div.	Pr.	Div.
25.....	21.30	16.26	21.30	40.03	18.85	110.98
35.....	27.95	20.55	27.95	51.00	25.25	147.05
45.....	38.85	28.21	38.85	68.97	36.10	218.92

Twenty Payment Life.

25.....	30.00	20.13	....	....	25.15	143.00
35.....	36.95	24.90	....	....	31.55	168.63
45.....	46.95	32.25	....	....	42.60	265.58

Twenty Year Endowment.

25.....	48.50	27.57	....	....	44.00	190.31
35.....	50.55	30.40	....	....	46.30	222.45
45.....	55.05	35.51	....	....	51.20	290.78

GREAT WEST LIFE ASSURANCE COMPANY, WINNIPEG, MAN.

Reserve: Full Level Net Premium; American 3% , Om (5) 3% and Om (5) $3\frac{1}{2}\%$.

Annual Dividends Payable in 1918 per \$1,000 of Insurance.

Ordinary Life.

Issue of Prem.....	Age at Issue							
	25	30	35	40	45	50	55	60
1906.....	20.80	....	27.40	....	38.30	....	59.30	....
1907.....	8.70	....	9.80	....	11.50	....	17.40	....
1908.....	8.45	....	9.35	....	11.50	....	17.40	....
1909.....	7.15	....	9.35	....	11.50	....	17.40	....
1909.....	6.70	....	8.90	....	10.95	....	17.40	....

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**GREAT WEST LIFE ASSURANCE COMPANY,
WINNIPEG, MAN.—(Continued).**

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1910.....	6.30	....	8.30	....	10.15	....	15.95	....
1911.....	5.90	....	7.80	....	9.40	....	14.55	....
1912.....	5.50	....	7.20	....	8.70	....	13.25	....
1913.....	5.05	....	6.60	....	7.95	....	12.00	....
1914.....	4.60	....	6.00	....	7.20	....	10.90	....
1915.....	4.15	....	5.40	....	6.45	....	9.75	....
1916.....	3.65	....	4.80	....	5.70	....	8.70	....

Net Cost (not deducting cash value) end of

5 years..	87	....	114	....	164	....	255	....
10 years..	159	....	219	....	305	....	473	....

Guaranteed cash value end of

5 years..	38	....	56	....	86	....	126	....
10 years..	101	....	142	....	201	....	271	....

The above values are on policies issued in 1913 and 1908.

20 Payment Life.

Prem.....	23.50	....	35.40	....	45.40	....	....	....
1906.....	10.75	....	12.25	....	13.50	....	....	....
1907.....	10.25	....	11.45	....	12.80	....	....	....
1908.....	7.50	....	10.15	....	12.45	....	....	....
1909.....	7.05	....	9.50	....	11.55	....	....	....
1910.....	6.60	....	8.85	....	10.70	....	....	....
1911.....	6.20	....	8.30	....	9.95	....	....	....
1912.....	5.75	....	7.70	....	9.15	....	....	....
1913.....	5.30	....	7.05	....	8.35	....	....	....
1914.....	4.85	....	6.40	....	7.60	....	....	....
1915.....	4.35	....	5.80	....	6.80	....	....	....
1916.....	3.85	....	5.15	....	6.00	....	....	....

Net Cost (not deducting cash value) end of

5 years..	124	....	153	....	198	....	....	....
10 years..	234	....	285	....	371	....	....	....

Guaranteed cash value end of

5 years..	79	....	99	....	126	....	....	....
10 years..	194	....	239	....	291	....	....	....

The above values are on policies issued in 1913 and 1908.

20 Year Endowment.

Prem.....	47.30	....	49.50	....	54.10	....	....	....
1906.....	16.90	....	16.90	....	16.60	....	....	....
1907.....	15.80	....	15.75	....	15.50	....	....	....
1908.....	10.75	....	12.75	....	13.95	....	....	....
1909.....	10.05	....	11.90	....	12.90	....	....	....

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**GREAT WEST LIFE ASSURANCE COMPANY,
WINNIPEG, MAN.—(Continued).**

20 Year Endowment.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1910.....	9.45	....	11.10	....	12.00	....	....	....
1911.....	8.85	....	10.40	....	11.15	....	....	....
1912.....	8.20	....	9.65	....	10.25	....	....	....
1913.....	7.55	....	8.85	....	9.40	....	....	....
1914.....	6.90	....	8.06	....	8.50	....	....	....
1915.....	6.20	....	7.25	....	7.60	....	....	....
1916.....	5.50	....	6.45	....	6.70	....	....	....

Net Cost (not deducting cash value) end of

5 years..	210	....	217	....	238	....	....	....
10 years..	400	....	409	....	449	....	....	....

Guaranteed cash value end of

5 years..	161	....	159	....	160	....	....	....
10 years..	400	....	397	....	395	....	....	....

The above values are on policies issued in 1913 and 1908.

**Deferred Dividends Paid in 1918, and Annual Premiums
per \$1,000 of Insurance.**

Dividend Period.

Whole Life.

Age at Issue	5 Year—					
	1st Period.		2d Period.		3d Period.	
	Pr.	Div.	Pr.	Div.	Pr.	Div.
25....	20.80	20.15	20.80	35.25	20.80	52.05
35....	27.40	26.50	27.40	46.65	27.40	59.10
45....	38.80	31.75	38.30	56.95	38.30	67.70
55....	59.30	48.10	59.30	89.80	59.30	96.35

Twenty Payment Life.

25....	28.50	21.20	28.50	37.05	28.50	65.50
35....	35.40	28.25	35.40	49.75	35.40	74.05
45....	45.40	33.50	45.40	60.15	45.40	82.20
55....	63.20	44.80	63.20	83.65	63.20	102.65

Twenty Year Endowment.

25....	47.80	30.25	47.80	52.90	47.80	103.95
35....	49.50	35.35	49.50	62.35	49.50	104.10
45....	54.10	37.50	54.10	67.40	54.10	102.30
55....	65.40	39.45	65.40	78.65	65.40	103.55

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**IMPERIAL LIFE ASSURANCE CO. OF CANADA,
TORONTO, ONT.**

Reserve: Hm 3% table; except on Tropical business the American-Tropical 3% is used.

Deferred Dividends Payable in 1918, and Annual Premiums per \$1,000 of Insurance.

Dividend Period.

Whole Life.

Age at Issue	5 Year					
	1st Period.		2d Period.		3d Period.	
	Pr.	Div.	Pr.	Div.	Pr.	Div.
25....	21.30	17.71	21.30	26.68	21.30	31.40
35....	27.95	22.96	27.95	34.52	27.95	41.67
45....	38.85	31.76	38.85	47.89	38.85	55.78
55....	58.10	44.81	58.10	66.86	58.10	75.68

Twenty Payment Life.

Age....	Pr.	Div.	Pr.	Div.	Pr.	Div.
25....	30.00	22.17	30.00	34.98	30.00	42.91
35....	36.95	27.72	36.95	43.10	36.95	53.31
45....	46.95	35.83	46.95	55.12	46.95	65.66
55....	63.65	47.53	63.65	71.53	63.65	82.09

Twenty Year Endowment.

Age....	Pr.	Div.	Pr.	Div.	Pr.	Div.
25....	48.50	29.56	48.50	49.91	48.50	65.22
35....	50.55	32.10	50.55	52.75	50.55	67.94
45....	55.05	37.10	55.05	59.05	55.05	72.58
55....	66.40	45.35	66.40	69.63	66.40	81.47

Whole Life.

Age at Issue	10 Year.		15 Year.		20 Year.	
	Pr.	Div.	Pr.	Div.	Pr.	Div.
25....	21.30	44.48	21.30	87.03	19.65	115.52
35....	27.95	57.62	27.95	113.66	26.50	166.79
45....	38.85	79.80	38.85	155.62	37.40	237.06
55....	58.10	111.91	58.10	215.91	57.80	350.81

Twenty Payment Life.

Age....	Pr.	Div.	Pr.	Div.	Pr.	Div.
25....	30.00	57.13	30.00	114.03	25.55	105.81
35....	36.95	70.90	36.95	141.65	32.70	158.32
45....	46.95	91.05	46.95	179.33	43.25	232.75
55....	63.65	119.29	63.65	231.42	.....	.....

Twenty Year Endowment.

Age....	Pr.	Div.	Pr.	Div.	Pr.	Div.
25....	48.50	79.33	48.50	163.28	44.30	205.32
35....	50.55	84.77	50.55	172.98	46.45	222.02
45....	55.05	96.15	55.05	192.21	51.10	254.14
55....	66.40	115.13	66.40	225.26	.....	.....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**LONDON LIFE INSURANCE COMPANY,
LONDON, ONT.**

Reserve: Prior to 1910 Hm 3½%; since Om (5) 3%; **Net Level Premium.**

Annual Dividends Payable in 1918 per \$1,000 of Insurance.

Ordinary Life.

Issue of Prem.....	Age at Issue							
	25	30	35	40	45	50	55	60
1914.....	21.30	24.25	27.90	32.65	38.75	47.00	58.05	73.25
1915.....	5.37	5.98	6.69	7.70	9.11	11.24	14.32	18.83
1916.....	5.00	5.56	6.21	7.20	8.43	10.39	13.22	17.37
1917.....	4.63	5.14	5.73	6.64	7.75	9.54	12.12	15.91
1918.....	4.26	4.72	5.25	6.08	7.07	8.69	11.02	14.45

20 Payment Life.

Prem.....	30.00	33.20	36.95	41.35	46.95	54.10	63.65	....
1914.....	6.21	6.85	7.62	8.54	9.90	11.81	14.70	....
1915.....	5.77	6.36	7.07	7.92	9.16	10.92	13.57	....
1916.....	5.33	5.87	6.52	7.30	8.42	10.03	12.44	....
1917.....	4.89	5.38	5.97	6.68	7.68	9.14	11.31	....

20 Year Endowment.

Prem.....	48.50	49.40	50.55	52.25	55.10	59.45	....	....
1914.....	8.06	8.44	8.86	9.49	10.58	12.13	....	....
1915.....	7.32	7.67	8.05	8.63	9.62	11.04	....	....
1916.....	6.58	6.90	7.24	7.77	8.66	9.95	....	....
1917.....	5.84	6.13	6.43	6.91	7.70	8.86	....	....

Deferred Dividends Payable in 1918, and Annual Premiums per \$1,000 of Insurance.

Dividend Period.

Whole Life.

Age at Issue	5 Year					
	1st Period.		2d Period.		3d Period.	
	Pr.	Div.	Pr.	Div.	Pr.	Div.
25....	21.30	26.45	21.30	33.40	21.30	43.70
35....	27.90	33.80	27.90	41.25	27.90	56.15
45....	38.75	44.65	38.75	56.70	38.75	77.85
55....	58.05	70.85	58.05	87.00	58.05	116.90

Twenty Payment Life.

25....	30.00	28.90	30.00	41.45	30.00	58.55
35....	36.95	36.15	36.95	49.85	36.95	71.35
45....	46.95	47.15	46.95	63.85	46.95	90.20
55....	63.65	72.15	63.65	90.50	63.65	121.95

Twenty Year Endowment.

25....	48.50	34.40	48.50	57.55	48.50	89.45
35....	50.55	39.75	50.55	60.50	50.55	92.50
45....	55.10	49.40	55.10	68.90	55.10	100.80
50....	59.45	58.30	59.45	76.55	59.45	109.30

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**THE MANUFACTURERS LIFE INSURANCE COMPANY,
TORONTO, ONT.**

Reserve: Net level premium plan. Policies at Northern rates Hm 3½%; policies at Tropical rates American Tropical 3½%; policies at Sub-Tropical rates a table based on the mean of the Hm 3½% and the American Tropical 3½%. On account of the Company guaranteeing on all Whole Life and Limited Payment Life policies issued at Northern rates since January 1st, 1904, a Surrender Value at the end of twenty years from date of issue equal to the Hm 3% reserve, an additional reserve sufficient to provide for the difference between the Hm 3% and the Hm 3½% reserve at the end of twenty years has been set aside.

Annual Dividends Payable in 1918 per \$1,000 of Insurance.

General Section.

Ordinary Life.

Issue of Prem.....	Age at Issue							
	25	30	35	40	45	50	55	60
1916.....	21.30	24.25	27.95	32.60	38.85	47.05	....	....
1917.....	2.96	3.56	4.00	4.65	5.57	6.25	....	....
1917.....	2.83	3.28	3.79	4.44	5.32	6.01	....	....

20 Payment Life.

Prem.....	30.00	33.25	36.95	41.35	46.95	54.10	....	....
1916.....	3.75	4.27	4.80	5.41	6.25	6.84	....	....
1917.....	3.54	3.99	4.46	5.10	5.90	6.54	....	....

20 Year Endowment.

Prem.....	48.50	49.40	50.55	52.25	55.05	59.45	....	....
1917.....	4.73	5.04	5.35	5.81	6.44	6.91	....	....

Quinquennial Distribution of Profits, Payable in 1918.

Whole Life.

First Quinquennial.		Second Quinquennial.	
Age	Dividend	Age	Dividend
20.....	12.40	20.....	15.40
25.....	13.50	25.....	17.45
30.....	15.45	31.....	20.20
35.....	17.70	36.....	22.83
40.....	20.10	44.....	28.30
45.....	23.10	52.....	37.60
51.....	27.45	54.....	41.20
61.....	36.15		

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

THE MANUFACTURERS LIFE INSURANCE COMPANY
TORONTO, ONT.—(Continued).

20 Payment Life.

First Quinquennial.		Second Quinquennial.	
Age	Dividend	Age	Dividend
20.....	16.85	20.....	21.70
25.....	18.65	25.....	24.00
30.....	20.65	30.....	27.15
35.....	22.95	35.....	30.70
40.....	25.55	38.....	33.05
45.....	28.45	44.....	38.05
51.....	32.05	37.....	40.70
55.....	34.45		

15 Year Endowment.

20.....	23.70	44.....	55.80
24.....	24.85		
30.....	26.65		
35.....	28.15		
42.....	30.80		
50.....	34.85		
57.....	39.50		

20 Year Endowment.

20.....	20.55	20.....	36.25
25.....	21.60	25.....	37.15
30.....	23.00	34.....	39.60
35.....	24.65	43.....	43.35
40.....	26.65	48.....	46.00
45.....	28.85		
50.....	31.50		
64.....	40.30		

Deferred Dividends, Payable in 1918.

Whole Life.			
Periods	Age	Premium	Dividend
20	20.....	15.65	85.00
	25.....	17.95	97.00
	30.....	20.90	110.00
	35.....	24.58	126.00
	40.....	29.44	150.00
	43.....	32.98	165.00
	50.....	43.40	197.00
15	30.....	24.25	81.00
	34.....	27.10	92.00
	38.....	30.60	106.00
	46.....	40.30	145.00

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**THE MANUFACTURERS LIFE INSURANCE COMPANY,
TORONTO, ONT.—(Continued).**

20 Payment Life.

Periods	Age	Premium	Dividend
20	20.....	22.00	116.00
	25.....	24.50	128.00
	30.....	27.80	142.00
	35.....	31.20	151.00
	40.....	35.60	164.00
	45.....	41.55	189.00

15 Year Endowment.

15	20.....	66.20	170.00
	25.....	66.60	171.00
	30.....	67.40	177.00
	34.....	68.10	179.00
	41.....	70.00	183.00
	45.....	71.85	188.00
	49.....	74.50	195.00

20 Year Endowment.

20	20.....	42.60	169.00
	25.....	43.15	171.00
	30.....	44.10	174.00
	35.....	45.85	179.00
	40.....	47.15	187.00
	48.....	51.80	189.00

Abstainers Section.

Ordinary Life.

Issue of	Age at Issue							
	27	31	34	40	45	50	55	60
Prem.....	22.40	24.90	27.10	32.60	38.85	....	53.10	....
1916.....	3.76	4.28	4.67	5.57	6.70	....	8.71	....
Prem.....	21.30	24.25	27.95	32.60	38.85	47.05	53.10	....
1917.....	3.42	3.96	4.57	5.35	6.40	7.41	8.35	....

20 Payment Life.

Issue of	25	30	34	42	45	50	55	60
Prem.....	30.00	33.25	34.15	42.40	....	....	....	....
1916.....	4.33	4.95	5.45	6.70	....	....	....	....
Prem.....	30.00	33.25	36.95	41.35	46.95	54.10	....	....
1917.....	4.11	4.65	5.24	6.00	6.97	7.93	....	....

20 Year Endowment.

Prem.....	....	....	....	....	....	60.60	....	....
1916.....	....	....	....	....	....	8.82	....	....
Prem.....	43.50	49.40	50.55	52.25	55.05	59.45	....	....
1917.....	5.80	5.71	6.12	6.70	7.51	8.29	....	....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**THE MANUFACTURERS LIFE INSURANCE COMPANY,
TORONTO, ONT.—(Continued).**

Quinquennial Distribution of Profits, Payable in 1918.

Whole Life.			
First Quinquennial.		Second Quinquennial.	
Age	Dividend	Age	Dividend
20.....	14.80	21.....	18.25
25.....	16.05	24.....	19.60
30.....	18.80	28.....	21.85
36.....	22.90	37.....	28.85
40.....	26.00	43.....	35.65
44.....	29.20		
48.....	32.55		
55.....	40.30		
58.....	44.55		

20 Payment Life.

20.....	19.15	20.....	24.05
25.....	21.00	29.....	30.15
30.....	23.70	47.....	47.45
35.....	26.75		
40.....	30.20		
44.....	33.30		
49.....	37.45		

15 Year Endowment.

23.....	26.85	20.....	48.85
30.....	29.30	23.....	50.15
35.....	31.05		
40.....	33.55		

20 Year Endowment.

20.....	22.70	20.....	38.00
25.....	23.35	26.....	39.10
30.....	25.05	33.....	41.85
34.....	26.65		
39.....	29.15		
45.....	33.55		
51.....	38.60		
55.....	42.30		

Deferred Dividends, Payable in 1918.

Whole Life.			
Periods	Age	Premium	Dividend
20	20.....	15.65	104.00
	25.....	17.97	119.00
	30.....	20.90	134.00
	35.....	24.58	154.00
	40.....	29.44	184.00
	43.....	32.98	202.00
	50.....	43.40	241.00
	47.....	41.85	174.00
15			

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**THE MANUFACTURERS LIFE INSURANCE COMPANY,
TORONTO, ONT.—(Continued).**

20 Payment Life.

Periods	Age	Premium	Dividend
20	20.....	21.55	130.00
	25.....	24.10	144.00
	30.....	27.50	165.00
	35.....	31.52	191.00
	40.....	36.80	219.00
	44.....	41.15	249.00

15 Year Endowment.

15	27.....	66.90	200.00
	33.....	67.90	205.00
	37.....	68.80	208.00
	43.....	70.85	212.00
	57.....	83.95	255.00

20 Year Endowment.

20	20.....	42.00	188.00
	25.....	42.32	188.00
	30.....	43.23	190.00
	35.....	44.57	199.00
	38.....	45.62	205.00
	44.....	48.52	215.00

**MUTUAL LIFE ASSURANCE COMPANY OF CANADA,
WATERLOO, ONT., CAN.**

Reserve: Om (5) 3½%; Table prior to 1903;
since Om (5) 3%.

Annual Dividends Payable in 1918 per \$1,000 of Insurance.

Ordinary Life.

Issue of Prem.....	Age at Issue							
	25	30	35	40	45	50	55	60
1911.....	21.00	24.05	27.80	32.55	38.80	46.95	57.80	73.10
1912.....	5.67	6.44	7.48	8.71	10.50	12.95	16.34	21.32
1913.....	5.43	6.16	7.09	8.26	9.95	12.27	15.50	20.30
1914.....	5.21	5.88	6.71	7.82	9.41	11.60	14.67	19.29
1915.....	4.99	5.60	6.38	7.40	8.88	10.94	13.85	18.30
1916.....	4.76	5.33	6.04	6.99	8.37	10.29	13.05	17.30
1917.....	4.55	5.07	5.72	6.58	7.86	9.66	12.27	16.32
1918.....	4.36	4.82	5.41	6.20	7.37	9.04	11.49	15.35

Net Cost (not deducting cash value) end of
5 years.. 81 94 109 128 152 183 224 279

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

MUTUAL LIFE ASSURANCE COMPANY OF CANADA.
WATERLOO, ONT., CAN.—(Continued).

Ordinary Life.

Issue of	Age at Issue							
	25	30	35	40	45	51	55	60
Guaranteed cash value end of								
5 years..	38	46	55	65	77	90	105	120

The above values are on policies issued in 1913.

20 Payment Life.

Prem.....	29.80	32.95	36.60	40.95	46.45	53.50	62.85	76.00
1911.....	6.92	7.68	8.61	9.78	11.38	13.57	16.65	21.18
1912.....	6.49	7.21	8.07	9.17	10.69	12.79	15.77	20.17
1913.....	6.07	6.74	7.55	8.58	10.02	12.03	14.88	19.14
1914.....	5.67	6.29	7.04	8.00	9.35	11.26	14.01	18.12
1915.....	5.28	5.85	6.54	7.43	8.70	10.50	13.13	17.09
1916.....	4.92	5.43	6.06	6.88	8.07	9.78	12.28	16.09
1917.....	4.55	5.03	5.59	6.34	7.45	9.06	11.43	15.08

Net Cost (not deducting cash value) end of								
5 years..	123	135	150	168	189	215	249	294

Guaranteed cash value end of								
5 years..	75	83	91	101	110	119	128	137

The above values are on policies issued in 1913.

20 Year Endowment.

Prem.....	48.15	49.05	50.20	51.85	54.60	58.95	65.85	76.90
1911.....	10.12	10.47	10.91	11.52	12.57	14.21	16.80	20.89
1912.....	9.36	9.69	10.12	10.74	11.75	13.36	15.88	19.88
1913.....	8.62	8.95	9.36	9.95	10.94	12.50	14.96	18.85
1914.....	7.89	8.21	8.63	9.19	10.16	11.66	14.05	17.82
1915.....	7.20	7.51	7.90	8.45	9.38	10.83	13.13	16.78
1916.....	6.51	6.82	7.20	7.73	8.62	10.02	12.23	15.75
1917.....	5.87	6.16	6.52	7.02	7.88	9.22	11.35	14.73

Net Cost (not deducting cash value) end of								
5 years..	205	208	211	217	226	241	264	301

Guaranteed cash value end of								
5 years..	143	143	143	143	143	144	145	147

The above values are on policies issued in 1913.

**Dividends on Full Paid Up Life Policies According to
Attained Ages During 1918 Om (5) 3%.**

Age	Age	Age	Age	Age	Age	Age
25 8.30	30 8.96	35 9.76	40 10.68	45 11.75	50 12.98	55 14.36

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**MUTUAL LIFE ASSURANCE COMPANY OF CANADA,
WATERLOO, ONT., CAN.—(Continued).**

**Deferred Dividends Payable in 1918, and Annual Premiums
per \$1,000 of Insurance.**

Dividend Period.

Whole Life.

Age at Issue	5 Year					
	1st Period.		2d Period.		3d Period.	
	Pr.	Div.	Pr.	Div.	Pr.	Div.
25....	21.00	26.26	21.00	32.59	21.00	40.02
35....	27.80	33.27	27.80	42.94	27.80	54.10
45....	38.80	46.02	38.80	60.93	38.80	77.50
55....	57.80	71.77	57.80	94.53	57.80	118.43

Twenty Payment Life.

25....	29.80	29.07	29.80	40.47	29.80	53.74
35....	36.60	35.96	36.60	50.44	36.60	66.97
45....	46.45	47.83	46.45	66.46	46.45	86.56
55....	62.85	72.18	62.85	96.43	62.85	119.89

Twenty Year Endowment.

25....	48.15	39.51	48.15	60.03	48.15	84.01
35....	50.20	43.39	50.20	64.39	50.20	88.18
45....	54.60	51.51	54.60	73.65	54.60	97.08
55....	65.85	72.14	65.85	97.31	65.85	120.50

Whole Life.

Age at Issue	15 Year		20 Year	
	Pr.	Div.	Pr.	Div.
25.....	....	....	19.40	182.59
35.....	....	....	26.00	241.02
45.....	....	....	....	....
55.....	57.80	344.28	....	....

Twenty Payment Life.

25.....	....	....	25.60	207.51
35.....	....	....	32.40	262.94
45.....	....	....	42.80	354.94
55.....	....	....	....	....

Twenty Year Endowment.

25.....	....	....	44.90	313.74
35.....	50.20	241.05	46.50	332.11
45.....	....	....	....	....
55.....	....	....	....	....

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**NORTH AMERICAN LIFE ASSURANCE COMPANY,
TORONTO, ONT.**

Reserve: Hm 3½ %.

**Deferred Dividends Paid in 1918, and Annual Premium
per \$1,000 of Insurance.**

Dividend Period.

Whole Life.

Age at Issue	5 Year. 1st Period.		20 Year.	
	Pr.	Div.	Pr.	Div.
25.....	21.30	16.02	19.05	105.00
35.....	27.95	19.34	26.25	166.00
45.....	38.85	25.12	38.20	282.00
55.....	58.10	34.50	59.45	585.00

Twenty Payment Life.

25.....	30.00	16.88	26.05	131.00
35.....	36.95	21.88	33.35	186.00
45.....	46.95	28.60	44.15	279.00
55.....	63.65	38.39	62.15	505.00

Twenty Year Endowment.

25.....	48.50	28.36	46.15	242.00
35.....	50.55	28.74	48.40	266.00
45.....	55.05	29.77	53.25	319.00
55.....	66.40	32.50	....	....

**THE SOVEREIGN LIFE ASSURANCE COMPANY,
WINNIPEG, MAN., CAN.**

**Deferred Dividends Payable in 1918, and Annual Premiums
per \$1,000 of Insurance.**

Dividend Period.

Whole Life.

Age at Issue.	5 Year. 1st Period.		Age at Issue.	15 Year.	
	Pr.	Div.		Pr.	Div.
33.....	26.10	14.00	48.....	44.45	132.33
			53.....	59.90	161.72

Twenty Payment Life.

20.....	27.70	12.48
30.....	32.70	14.76

Fifteen Year Endowment.

22.....	65.60	169.68
39.....	69.13	184.29

Twenty Year Endowment.

26.....	48.03	128.56
---------	-------	--------

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**SUN LIFE ASSURANCE CO. OF CANADA,
MONTREAL, QUE.**

Reserve: Full Level Premium; prior to 1903 Om (5) $3\frac{1}{2}\%$;
since Om (5) 3%.

Annual Dividends Payable During Year Beginning April 1,
1918, per \$1,000 of Insurance.

Ordinary Life.

Issue of Prem.....	Age at Issue							
	25	30	35	40	45	50	55	60
1900.....	21.30	24.25	27.95	32.60	38.85	47.05	58.10	73.20
1901.....	4.90	5.55	6.25	7.05	8.10	9.25	10.70	12.50
1902.....	4.75	5.40	6.10	6.85	7.85	9.00	10.45	12.20
1903.....	4.60	5.20	5.90	6.65	7.60	8.75	10.15	11.95
1904.....	4.45	5.05	5.70	6.45	7.35	8.50	9.90	11.65
1905.....	4.35	4.90	5.50	6.20	7.15	8.25	9.60	11.35
1906.....	4.20	4.75	5.35	6.00	6.90	7.95	9.30	11.05
1907.....	4.05	4.60	5.15	5.80	6.65	7.70	9.00	10.75
1908.....	3.95	4.40	5.00	5.60	6.45	7.45	8.75	10.40
1909.....	3.80	4.30	4.80	5.40	6.20	7.20	8.45	10.10
1910.....	3.70	4.15	4.65	5.20	5.95	6.90	8.15	9.80
1911.....	3.55	4.00	4.45	5.00	5.75	6.65	7.85	9.45
Prem.....	21.25	24.20	27.90	32.65	38.90	47.05	57.95	72.65
1912.....	3.45	3.85	4.30	4.85	5.55	6.40	7.50	8.85
1913.....	3.35	3.70	4.10	4.65	5.30	6.15	7.20	8.55
1914.....	3.20	3.55	3.95	4.45	5.10	5.90	6.90	8.20
1915.....	3.10	3.45	3.80	4.25	4.90	5.65	6.60	7.85
1916.....	3.00	3.30	3.65	4.10	4.65	5.40	6.30	7.50
1917.....	2.90	3.20	3.50	3.90	4.45	5.15	6.00	7.15
1918.....	2.50	2.75	3.00	3.35	3.80	4.35	5.10	6.05

Net Cost (not deducting cash value) end of								
5 years..	89	102	118	139	167	204	253	320
10 years..	169	194	225	266	320	391	487	619

Guaranteed cash value end of								
5 years..	43	51	61	73	86	101	118	136
10 years..	100	116	137	162	189	221	252	286

The above values are on policies issued in 1913 and 1908.

20 Payment Life.

Prem.....	30.00	33.25	36.95	41.35	46.95	54.10	63.65	....
1900.....	7.40	8.15	8.90	9.70	10.60	11.60	12.70	....
1901.....	7.05	7.80	8.55	9.30	10.15	11.10	12.20	....
1902.....	6.75	7.50	8.20	8.90	9.70	10.65	11.70	....
1903.....	6.45	7.15	7.80	8.50	9.30	10.20	11.25	....
1904.....	6.20	6.85	7.45	8.15	8.90	9.75	10.80	....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**SUN LIFE ASSURANCE CO. OF CANADA,
MONTREAL, QUE.—(Continued).**

20 Payment Life.

Issue of	Age at Issue							
	25	30	35	40	45	50	55	60
1905.....	5.90	6.55	7.15	7.75	8.50	9.35	10.35	....
1906.....	5.65	6.25	6.80	7.40	8.10	8.95	9.95	....
1907.....	5.40	5.95	6.50	7.05	7.75	8.55	9.50	....
1908.....	5.15	5.70	6.20	6.75	7.40	8.15	9.10	....
1909.....	4.90	5.40	5.90	6.40	7.05	7.80	8.70	....
1910.....	4.70	5.15	5.60	6.10	6.70	7.40	8.35	....
Prem.....	30.70	33.70	37.35	41.75	47.20	54.15	63.40	....
1911.....	4.75	5.10	5.50	5.95	6.50	7.10	7.85	....
1912.....	4.55	4.85	5.25	5.65	6.15	6.70	7.45	....
1913.....	4.35	4.65	5.00	5.40	5.85	6.40	7.10	....
1914.....	4.15	4.40	4.75	5.10	5.55	6.05	6.75	....
1915.....	3.95	4.20	4.50	4.85	5.25	5.70	6.40	....
1916.....	3.75	4.00	4.25	4.55	4.95	5.40	6.05	....
1917.....	3.15	3.35	3.55	3.80	4.10	4.50	5.00	....

Net Cost (not deducting cash value) end of

5 years..	132	146	162	186	207	239	282	....
10 years..	249	276	308	347	397	460	545	....

Guaranteed cash value end of

5 years..	84	93	103	113	124	135	146	....
10 years..	197	215	236	258	280	302	319	....

The above values are on policies issued in 1913 and 1908.

20 Year Endowment.

Prem.....	48.50	49.40	50.55	52.25	55.05	59.45	66.40	....
1900.....	12.90	13.00	13.05	13.15	13.25	13.50	13.85	....
1901.....	12.20	12.30	12.40	12.45	12.55	12.80	13.15	....
1902.....	11.55	11.65	11.70	11.75	11.90	12.10	12.50	....
1903.....	10.90	11.00	11.05	11.15	11.25	11.50	11.85	....
1904.....	10.30	10.40	10.45	10.50	10.65	10.90	11.30	....
1905.....	9.70	9.80	9.90	9.90	10.10	10.35	10.75	....
1906.....	9.15	9.25	9.30	9.40	9.55	9.80	10.25	....
1907.....	8.60	8.70	8.80	8.85	9.00	9.30	9.75	....
1908.....	8.10	8.20	8.25	8.35	8.55	8.80	9.25	....
1909.....	7.55	7.70	7.75	7.85	8.05	8.30	8.80	....
1910.....	7.10	7.20	7.30	7.35	7.55	7.85	8.35	....
Prem.....	49.15	49.85	51.00	52.75	55.55	59.95	68.90	....
1911.....	6.90	6.95	7.00	7.15	7.30	7.60	8.10	....
1912.....	6.45	6.50	6.60	6.70	6.90	7.20	7.65	....
1913.....	6.05	6.05	6.15	6.25	6.45	6.75	7.25	....
1914.....	5.60	5.65	5.75	5.85	6.05	6.35	6.85	....
1915.....	5.20	5.25	5.35	5.45	5.65	5.95	6.45	....
1916.....	4.85	4.90	4.95	5.05	5.25	5.55	6.05	....
1917.....	3.95	4.00	4.05	4.15	4.30	4.55	5.00	....

NOTE.—In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.

**SUN LIFE ASSURANCE CO. OF CANADA,
MONTREAL, QUE.—(Continued).**

20 Year Endowment.

Issue of	Age at Issue						
	25	30	35	40	45	50	55
Net Cost (not deducting cash value) end of							
5 years..	217	220	226	234	247	267	299
10 years..	411	418	429	445	470	511	574

Guaranteed cash value end of							
5 years..	162	163	163	163	163	164	165
10 years..	370	368	367	366	365	364	360

The above values are on policies issued in 1913 and 1908.

**Dividends on Full Paid Up Life Policies According to
Attained Ages During 1918 Om (5) 8%.**

Age	Age	Age	Age	Age	Age	Age
25 3.30	30 3.65	35 4.05	40 4.50	45 5.00	50 5.55	55 6.15
26 3.40	31 3.75	36 4.15	41 4.60	46 5.10	51 5.70	56 6.30
27 3.45	32 3.80	37 4.25	42 4.70	47 5.25	52 5.80	57 6.40
28 3.50	33 3.90	38 4.30	43 4.80	48 5.35	53 5.90	58 6.55
29 3.60	34 3.95	39 4.40	44 4.90	49 5.45	54 6.05	59 6.65

**Deferred Dividends Paid in 1918, and Annual Premiums
per \$1,000 of Insurance.**

Dividend Period.

Whole Life.

Age at 1st Period	5 Year				15 Year		20 Year	
	Pr.	Div.	Pr.	Div.	Pr.	Div.	Pr.	Div.
25	21.25	23.20	21.30	27.65	21.30	31.80	21.30	81.88
35	27.90	28.15	27.95	34.50	27.95	40.30	27.95	100.57
45	38.90	35.80	38.85	44.30	38.85	51.95	38.85	143.23
55	57.95	48.30	58.10	60.45	58.10	69.95	58.10	260.24

Twenty Payment Life.

25	30.70	28.35	30.00	34.45	30.00	42.80	30.00	96.84	28.00	200.15
35	37.35	32.25	36.95	41.35	36.95	51.55	36.95	124.29	35.00	251.15
45	47.20	37.45	46.95	49.25	46.95	61.40	46.95	173.19	45.40	359.20
55	63.40	45.65	63.65	61.05	63.65	74.55	63.65	286.93	.....	.....

Twenty Year Endowment.

25	49.15	37.25	48.50	52.45	48.50	70.25	48.50	153.98	48.25	305.50
35	51.00	38.15	50.55	53.90	50.55	71.55	50.55	165.13	50.45	334.80
45	55.55	40.30	55.05	55.75	55.05	73.05	55.05	191.66	55.20	408.10
55	66.90	46.00	66.40	61.25	66.40	77.70	66.40	269.79	.....	.....

NOTE.— In computing the net cost if policy is surrendered, it must be remembered that the above figures include the 1918 dividend, and that in some companies this dividend is contingent upon the payment of the 1918 premium.